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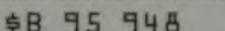
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THE LIVING WAGE OF WOMEN WORKERS

A STUDY OF INCOMES AND EXPENDITURES OF 450 WOMEN IN THE
CITY OF BOSTON

BY

LOUISE MARION BOSWORTH

PREPARED UNDER THE DIRECTION OF THE
DEPARTMENT OF RESEARCH
WOMEN'S EDUCATIONAL AND INDUSTRIAL UNION, BOSTON

UNIV. OF
CALIFORNIA

EDITED WITH AN INTRODUCTION
BY
PROFESSOR F. SPENCER BALDWIN, Ph.D.
BOSTON UNIVERSITY

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Minimum Wage For Women

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PREFATORY NOTE

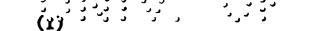
PLAN AND SCOPE OF THE INVESTIGATION

A tentative beginning of this investigation was made in September, 1906, when the Department of Research of the Women's Educational and Industrial Union attempted to gather data concerning the cost of living for working girls dependent on their own resources through inquiries among lodging-house proprietors. The few schedules that were filled out by this means were so inadequate, however, that they were found to be useless for the purposes of the present report.

In January, 1907, the work of investigation was taken up by Miss Jane Barclay, who had received training in welfare work in a Boston department store. The method followed at this time consisted in the distribution of schedules to be filled out by women workers, assisted through personal visits by the investigator. In this way 100 schedules were started.

After several months it became clear that authoritative information as to minor expenses could not be obtained in this fashion. In order to secure such information the Department of Research prepared and printed a classified account book for the use of the women workers dealt with in the investigation. At this point the work was taken up and carried forward to its conclusion by Miss Bosworth, who held a fellowship for the years 1907-1909. Account books were distributed to the 100 women already engaged in filling out schedules. The result was an immediate depletion in their ranks. The interest of others also gradually waned. In fact, most of the women had been interested in the beginning only through the vision of higher wages, and when they found that the investigator could not promise them living wages immediately on the completion of a year's accounts, they decided that the bother of account keeping was not worth while. Thus, one by one, they dropped out.

The investigation was then extended along different lines. In various ways the investigator got into touch with working girls—through the medium of clubs, unions, settlements, department stores, and through addresses furnished by societies, institutions

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and the state free employment offices. Account books were distributed to the women who were thus reached and were followed up as far as possible. This work with the account books finally yielded a return of 30 books completely and accurately filled out. Information was also gathered from about 470 women through schedules covering the items of expenditure and the conditions of living in detail. These were filled out through personal interviews either by the investigator herself or other members of the Department of Research. Shorter schedules were sent to workers in factories and stores who could not be reached by a personal interview.

Doubt has frequently been expressed as to the possibility of getting accurate statements of expenditure when the figures are given from memory and not taken from books. This criticism is, of course, a fair one. The only way of securing absolutely trustworthy data is by examining account books. Undoubtedly, however, the schedules, when filled out intelligently and honestly, give the main facts and show the main trend of expenditures. In general, the investigator has been surprised by the accuracy and detail with which women, especially those on low wages, are able to recall their earnings and expenditures. In some cases the recollection has been very complete. Indeed, this facility of recollection is, after all, not remarkable. When the investigator begins with general questions concerning current expenses, such as board and room, and then proceeds to details, the latter come to the mind with comparative ease. In this way such details as the time lost by sickness, unemployment, and the like, can be recalled. The same method brings out the itemized expenditures for clothing; first, such easily remembered items as suits and hats are determined, and minor details are then added in natural order. Doubtless the statements of expenditures on some of the schedules are only approximate. Inaccuracies, however, probably occur chiefly under the headings of miscellaneous expenditures. On the whole, the figures given undoubtedly show the general proportion of all classes of expenditures.

The total number of schedules received was roundly 500. The rejection of schedules for incompleteness, inconsistencies and other causes reduced the number of schedules suitable for tabulation to 450. Of the workers represented on the schedules about 200 were



interviewed by Miss Bosworth, and about 100 by another investigator. The remaining schedules were turned in by members of the Department of Research, employers and workers.

The investigation was conducted throughout under the direction of Miss Mabel Parton. In the initial phases of the study Miss Bosworth also had the advice of Professor William Z. Ripley, as a part of a research course at Radcliffe College. Upon Miss Parton's illness, the present director assumed an advisory relation to Miss Bosworth in her organization of material and interpretation of data. Acknowledgment of kindly assistance is due to the leaders of working girls' clubs and to the superintendents of "homes," and especially to the large number of girls who consented to give their experience and interest in order to advance the welfare of fellow-workers.

SUSAN M. KINGSBURY,
*Director of the Department of Research,
Women's Educational and Industrial Union.*

BOSTON, April 3, 1911.

CHAPTER I

INTRODUCTION

This study of the expenditures of women workers is based on detailed records of the living expenses of 450 wage-earning women in the city of Boston. The material was collected through budget schedules and personal interviews. Although the investigation was thus limited in scope, it is believed that the results are fairly representative of the living conditions among working women of all ranks in one American city.¹

The question of the living wage for the woman worker is hardly touched at all in the existing literature of work and wages. There are numerous studies of women's work, but they do not deal with the living wage; there are also various treatises on the latter subject, but they do not discuss it with reference to women workers. The need of definite information on the cost of living for the wage-earning woman is a real one. A few years ago a group of working women, in making a demand upon their employer for higher wages, declared, "We cannot live on what we earn." The employer inquired, "Then what wages can you live on?" No one of the women could answer the question definitely or in any other way than by an estimate of her own individual needs. In general, the employer who wishes to pay a living wage to his women employes cannot tell what the amount should be. The determination of standards of expenditure and remuneration for women is thus a matter not merely of academic interest, but really of practical importance.

In recent years there has been a general awakening of interest in all questions relating to the industrial employment of women. This has come as a natural result of the great increase in the number of women workers. The proportion of women workers in the employed population of the United States has increased notably in recent decades. In 1880 women workers made up 13.5 per cent. of the total number of bread-winners, 3.2 per cent. of those employed in trade and transportation, and 15.4 per cent. of the employes in manufacturing industries.² In 1900 the corresponding

¹See Prefatory Note.

²See Adams and Sumner, "Labor Problems," p. 41.

percentages were 16.6, 10.1 and 16.9. The census figures of 1910 are not yet available, but there can be no doubt that the increase in the number of women workers, as shown by the figures given for previous decades, has gone on at an even greater rate during the last decade. The increase in the field of trade and transportation is particularly striking. This class of occupations includes clerks, stenographers and other branches of employment in which women have largely displaced men. The fact that recent additions to the ranks of women workers have taken place chiefly in this field aggravates the problems centering about the cost of living for wage-earning women, as these are city occupations which involve a higher scale of expenditure in proportion to earnings than the average employment in manufacturing industries.

The causes of the recent influx of women into all fields of employment are easily discernible. The main cause is not, as is often assumed, the desire to earn "pin money." A recent investigator declares that the girls working for pin money are negligible factors. "The women were working from economic compulsion." That is unquestionably the principal motive of the economic activity of women. It is supplemented in some cases by higher and finer motives of personal ambition, or the determination to make an independent career, to realize the possibilities of personal development and social service, which in the past have been reserved largely for men. The pressure of economic necessity, it should be noted, has been increased greatly in recent years by the advance in the cost of living, which has forced women into the trades to supplement inadequate family incomes.

The growing interest in problems of women's work and wages has produced a large output of literature in this field within the last year or two. Miss Elizabeth B. Butler's volume on "Women in the Trades" in the Pittsburgh *Survey Series* of the Russell Sage Foundation, 1909, is an intensive local study of the working women of the steel metropolis. Miss Edith Abbott's "Women in Industry," 1910, is a comprehensive historical review of the expansion of woman's sphere of industrial activity. Miss Annie M. MacLean's "Wage-Earning Women," 1910, is an extensive national survey of the present conditions of women workers based on material gathered under the direction of a committee of the Young Women's Christian Association. Mr. William Hard's and Mrs. Rheta Child Dorr's

articles on "The Woman's Invasion" in *Everybody's Magazine*, 1908-1909, are popular and picturesque in style, but discriminating and illuminating in treatment. None of the previous studies dealt with the cost of living for working women. The Report on Conditions of Women and Child Wage-Earners in the United States issued by the Bureau of Labor under a Resolve of 1907, authorizing an investigation in this field, will, when completed, present a mass of information relating to the subject. Thus far two volumes have been issued, dealing with the "Cotton Textile Industry" and "Men's Ready-made Clothing." If one may judge by the plan and scope of these volumes, the report will contain very little matter bearing directly upon problems of expenditure and the living wage. The National Consumers' League, however, has collected information covering the earnings and expenditures of self-supporting women in New York City. This material has been worked up in articles on "Working Girls' Budgets," by Mrs. Sue Ainslie Clark and Miss Edith Wyatt, published in *McClure's Magazine*, 1910. These articles present the material according to the case method; that is, they are made up of a series of stories of the experiences of individual workers. Thus no systematic study has yet been made of the questions of expenditure and the living wage for working women.

In general, there is a lack of definiteness and conclusiveness about the work of investigators and writers who have dealt with the subject of women's work and wages. A mass of material is laid before the reader, but it is not interpreted and illuminated by the author. There is a failure to define clearly at the outset the objects of inquiry and the questions at issue, to direct the investigation consistently toward these ends and to focus the final results in such a way as to throw light on the problems in this field. The existing literature of the subject in general makes interesting reading, but does not afford satisfactory answers to the many questions that arise in the reader's mind. Thus most of the investigation concerning women's employment thus far appears to be rather aimless, pointless and useless.

The problems raised by the increasing participation of women in gain-bringing pursuits are many and various. In general, what is the effect of industrial employment on the status of woman, marriage and family? That is to say, is the new rôle degrading woman, antagonizing marriage, and disintegrating family life, or is its influ-

ence in these directions elevating? Again, is the competition of women workers a menace to male workers? On the side of earnings, the chief problem in this field relates to the causes of the low pay of women and the possibility of applying remedies. On the side of spending, the main question concerns the amount of expenditure that may be regarded as constituting a living wage. What is the minimum amount necessary to decent and comfortable existence for the woman worker? How is the income distributed among the several objects of expenditure—food, rent, clothing, etc.? How does the distribution of expenditures for the woman wage-earner compare in detail with the distribution of individual or family expenditures in general, as shown by investigations in this field? How do expenditures vary according to occupation? How according to earnings? What special problems of expenditure suggest themselves in the light of a study of working women's budgets?

The investigations thus far made with reference to the employment of women throw a good deal of light on the problem of low pay, but almost no light at all on the question of the living wage. The causes of the low rate of earnings for women are fairly well understood and progress toward the improvement of conditions in this respect has already been made. The primary cause of the low pay of women is undoubtedly comparative inefficiency, due to various reasons. The physical limitations of woman make her a less efficient worker than man in certain occupations. Her lack of trained skill is also a handicap. In this connection, the fact that many women take up industrial employment as a temporary make-shift rather than as a life career is important. Women workers in this position are not likely to make any great effort to master thoroughly the requirements of their occupations and thus to fit themselves to earn higher wages. Moreover, not only is woman actually less efficient as compared with man in some branches of employment, but she is often regarded as his inferior in general. The traditional notion of woman's inferiority stands in the way of the advance of her wages to the level of men's. It leads employers to pay women workers less than men, even when their labor may actually be of equal value. Lack of organization, furthermore, is a potent influence in keeping the rate of women's pay unduly low. Women workers have not in the past combined to protect their

interests, and modern political economy recognizes the truth that if the worker does not seek his interest alertly and persistently his interest will not seek him. The fact that woman's relation to her work is often parasitical is another factor in the situation. The wages of many women workers are not their only means of support, but are merely supplementary to income derived from other sources. Thus, part of the supply of female labor is of the nature of a by-product, and is correspondingly cheap. Finally, the sheer inertia of custom stands in the way of the advance of women's wages. The employer does not pay full wages to women because it is not the general practice to do so. The established custom of paying women low wages is thus in itself a barrier to reform.

As the causes of low wages have come to be understood remedies have been applied. Facilities for the industrial training of women workers have been provided. Additional safeguards have been thrown about women's employment by the improvement of the labor code and the education of public opinion, and women workers have been organized in trade unions in some branches of employment. Of course, much still remains to be done toward the betterment of working conditions for women, but a substantial beginning has been made in this field.

On the other hand, in the field of expenditures, hardly a beginning has yet been made. The problems relating to expenditures and the living wage remain unsolved. Indeed, the facts requisite for intelligent consideration of these problems have not yet been collected. The study of the cost of living of a considerable number of Boston working women presented in this volume makes no pretense of offering final answers and solutions of the problems in this field. It does, however, represent a serious attempt to collect and interpret a body of material that may give help toward such solution.

In tabulating and presenting the returns the investigator has adopted a two-fold classification, namely: according to occupations and according to earnings.¹ The incomes and expenditures of each class and group have been averaged; thus the figures given in the tables are in all cases averages. The classification of occupations contains six divisions, namely: professional women, clerical work-

¹The editor of this volume had no part in determining the methods or directing the course of the investigation. His task began only when the final results were submitted in manuscript form.

ers, saleswomen, factory employes, waitresses and kitchen workers.¹ The wage groups are five in number, namely: (1) \$3 to \$5 per week; (2) \$6 to \$8 per week; (3) \$9 to \$11 per week; (4) \$12 to \$14 per week; (5) \$15 and over per week.

As not all of the 450 schedules which were received contained entries under all headings of inquiry the number of cases represented in the different tables varies somewhat. The number of schedules giving returns for clothing, which was about the average number in the different divisions of the investigation, was 399, distributed as follows:

| OCCUPATIONS. | WAGE GROUPS. | | |
|--------------------|--------------|-------------|-----|
| Professional | 37 | (1) | 51 |
| Clerical | 143 | (2) | 185 |
| Sales | 49 | (3) | 102 |
| Factory | 88 | (4) | 36 |
| Waitresses | 64 | (5) | 25 |
| Kitchen | 18 | | |
| Total | 399 | Total | 399 |

The general summaries on pages 16 and 17 bring together the chief results of the study of expenditures.

The expenditures of the \$9 to \$11 wage group may be taken as representing the minimum living wage. This class stands midway in the wage scale and represents roughly the average of all women workers covered by the investigation. It appears, moreover, that the average income and the average expenditures of this class approximately balance each other, whereas in the two classes standing lower in the scale there is a deficit of income below expenditures, and in the two classes standing higher in the scale a surplus of income over expenditures according to the tabulated returns. This fact indicates that the income first becomes adequate to meet expenditures when this wage group is reached.

There are also other indications that the expenditures of this class represent a fair minimum standard of decency and comfort. In the case of food expenditures, in the second wage group as com-

¹Employees in dressmaking and tailoring establishments are included in the group of factory workers. For a fuller discussion of income and expenditures of professional women see Susan M. Kingsbury, Report of a Committee on Economic Efficiency of College Women. Association of Collegiate Alumnae Magazine, February, 1910.

pared with the first there is a large increase in the amount, but a fall in the percentage. The percentage is still unduly high, however, being over 46. The difference between the second group and the third group, or the middle class, is much less marked; the amount increases only slightly and the percentage drops to about 35. As the investigator remarks: "It appears that the increase of income up to \$8 is used to provide a better dietary. The slighter increase both in regular board and extra food in the next higher division would seem to indicate that the most pressing needs in these directions are met at about a \$9 wage." The figures of expenditure for rent show a similar tendency. There is a large increase in the amount in the second group as compared with the first, while the percentage remains practically the same. The latter is still unduly high, slightly above 20 per cent. In the third group, however, the amount is only slightly larger than in the second and the percentage drops to about 15. This indicates, as the investigator points out, that with the \$9 to \$12 wage the essential decencies and comforts of living conditions have been achieved.

The expenditures for clothing are not so clear in their indications with respect to the position of the third group, as are the expenditures for food and rent. In the case of both the latter, there is a sharp increase in the amount from the first to the second group, while the percentage remains about the same, or falls slightly; then there is a small advance in the amount from the second to the third group, while the percentage declines notably. In the case of clothing, however, the amount increases more from the second to the third group than from the first to the second group, while the percentage in the third group is not appreciably lower than in the second. In this case the fourth group shows conditions more analogous to those of the third group in the case of food and rent. That is to say, there is a marked increase in the amount up to this point and a small increase thereafter, with a pronounced fall of the percentage. On the whole, however, as the average amount of the expenditure for clothing by the third group comes closest to the general average of approximately \$1.50 per week, it seems reasonable to take the expenditure of this class as representing the living wage standard.

The expenditure for health increases greatly in amount until the third group is reached; then it remains practically stationary in the

fourth group. The percentage at the same time declines only slightly from the first to the second group, but very noticeably from the second to the third group, and thereafter falls sharply. It appears, also, that the amount hardly increases at all for the fourth group, and decreases finally for the fifth. The figures indicate that the need of medical treatment is met more adequately as the wage level of the third group is reached. The expenditure of this group appears to represent the standard required for maintenance of health and efficiency.

The figures for savings also point to the third group as representing the living wage standard. The amount of savings first becomes an appreciable factor in the third group, where it exceeds \$30 per year. In the first two groups the savings amount only to a few dollars annually. The amount increases greatly in the fourth and fifth groups. It thus appears that the earnings for the third group first afford some margin for savings.

The statistics for miscellaneous expenditures need not be considered in determining the question under consideration. The figures in the table are somewhat uncertain on account of difficulties in classification mentioned in the text. They do not warrant any conclusions concerning the relation of expenditures to the wage scale.

An examination of the movement of expenditures with increasing incomes clearly indicates the third group as representing the living wage. The expenditures of the third group are as follows:

ANNUAL EXPENDITURES REPRESENTING LIVING WAGE.

| | |
|---------------------|----------|
| Food | \$169.70 |
| Rent | 74.81 |
| Clothing | 88.99 |
| Health | 22.09 |
| Savings | 31.63 |
| Miscellaneous | 117.06 |
| | |
| Total | \$504.28 |

It appears accordingly that annual earnings of approximately \$500 a year, or \$10 a week, may be taken as the amount of a living wage for women workers in Boston. The investigation shows clearly

that on the whole it is not possible for a self-dependent woman to live on less than this amount in decent comfort with any margin for saving.

It is interesting to trace through the table of average annual expenditures by wage groups the effect of increase of earnings upon expenditures in general and upon the several items of expenditure in particular. In the case of food, rent and clothing the amounts expended all increase, while the percentages of income represented by the amounts all decrease. There is absolutely no exception to this rule. The amount expended for health increases up to the highest wage group, when it declines, the percentage meanwhile falling steadily. The amount of saving is slightly less in the second than in the first group, but thereafter it increases notably, while the percentage also increases. The figures for miscellaneous expenditures show no regular tendency, although the percentage for the fifth group is considerably lower than that for the first.

The movement of the expenditures of working women, as shown by this table, does not conform in general to the well-known law of the growth of expenditures formulated by Dr. Ernst Engel, former Chief of the Royal Bureau of Statistics of Prussia. This law embodies four propositions, as follows: (1) The percentage of expenditure for food diminishes as the size of the income increases; (2) the percentage for clothing is approximately the same whatever the income; (3) the percentages for rent and for fuel and light are invariably the same whatever the income; (4) the percentage for sundries becomes larger as the income increases.

The first proposition alone holds true of working women's expenditures as determined in this investigation. Other tendencies here appear to be directly opposed to the propositions of Engel's law. The percentages for clothing and rent decline greatly as the income becomes larger, and the expenditure for sundries shows a slightly downward tendency.

Comparison of the expenditures of women workers with those of family units, as shown in other investigations, reveals some significant facts. The tables on page 18 afford a basis for such comparison.¹

¹For a general discussion of family expenditures, see "The Standard of Living" by Frank Hatch Straightoff, 1911.

Comparison of the percentages in these tables discloses a general similarity as regards the chief items of expenditure. All the tables show a considerable increase in the case of clothing and sundries. The expenditure for rent does not change appreciably in the first table, but falls in the others. In the case of the first two tables the expenditure for food decreases notably as the income increases.

When the percentages of family expenditures are compared with the percentages of working women's expenditures some noteworthy differences appear. The percentage of expenditure for food is much higher for the low-wage groups of women workers than it is for the small-income classes of families. The same is true of the expenditures for rent. The higher rates of expenditure for food and rent among women workers are doubtless to be explained by the fact that it is more difficult and expensive for a single woman to provide for herself table board and lodging accommodations than it is for a single man or for a family. The problem of board and lodging is a much more serious one for self-dependent women than for working men and families. Another striking feature of the expenditures of women workers, as contrasted with family budgets, is the extremely high percentage for clothing. This phenomenon again is readily understood. Women workers are obliged to spend proportionately more for clothes than men or families. The wardrobe is necessarily a large item in the working girl's budget.

When the changes in percentages of expenditures with advancing incomes are compared two differences stand out conspicuously. In the first place, the fall in the case of both food and rent is much greater for women workers than for families. As the necessary outlay for food and rent is a much heavier drain on the small incomes in the case of women workers than in the case of families, so the reduction of the percentages of expenditure for these purposes as earnings increase is more marked for women workers. In the second place, the percentages for clothing and sundries decrease in the case of women workers, while they increase for families. Here, again, the difference is doubtless due to the fact that the cost of clothing is of necessity disproportionately high for the woman on low wages. On the other hand, the well-paid women of the professional class represented in the highest wage group are, as a rule, economical and resourceful in the matters of clothing and sundries.

This study has revealed many significant features of methods of expenditure which cannot be touched upon in this introductory survey. In the field of food expenditure interesting details relate to the efforts made by the women of low wages to cope with this difficult problem. The devices consist mainly in the practice of cooking at home, and the tendency to take work that provides meals in part payment for services. The extent to which these practices prevail is shown by the tables and analyses in the chapter on food. The problem of rent is also a most difficult one for the low-paid working woman. The economies practiced in this field consist in taking roommates in order to reduce rent and in sacrificing the somewhat expensive advantages of heat and sunlight in the living quarters.

With reference to clothing, the investigator shows clearly the commercial necessity of dressing well as a means of securing and retaining employment. The standard of expenditure here is found to be necessarily variable. The requirements of occupation in respect to dress vary widely for the different classes, and the reaction against the monotony of employment, which naturally encourages extravagance in dress and amusement, is far greater in some cases than in others. The cost of clothing depends to a great extent on individual taste and ingenuity. Economy is sought in this field through home sewing and bargain hunts. Installment buying also comes into play as a method of procuring a season's outfit at one time. This practice is generally disliked and condemned, but it is followed largely as a matter of necessity.

The statistics of expenditure for health bring out the tendency of such expenditure to increase in amount as the income becomes larger. It thus appears that the conservation of health must be neglected largely by the low-paid women workers. In the chapter on Savings and Debts the fact is brought out that the amount of saving is practically *nil* in the low-wage groups, and that really permanent saving hardly begins to an appreciable extent before the highest group. It appears further that the only form of permanent saving is insurance. Savings that are made in other ways are usually drawn upon freely to meet special demands or emergencies. An impressive detail in the field of miscellaneous expenditures is the large amount of benevolence shown by working women. Indeed, it appears that in the fourth and fifth wage groups, with earnings

above the average level, the amount spent for others under the head of miscellaneous expenditures is considerably larger than the amount spent for self.

The statistical picture of the condition of the women workers in one large city presented in this volume, incomplete as it may be in many respects, is, on the whole, a valuable contribution to practical sociology. It is to be hoped that one effect of this investigation may be to stimulate similar studies in other cities. There are many questions of importance relating to the living conditions of working women to which answers can be furnished only by such detailed study of facts. In particular, an investigation that would show the proportion of women workers receiving less than a living wage and the conditions in this submerged group would have the greatest value.

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The Living Wage of Women Workers

TABLE I.—AVERAGE ANNUAL EXPENDITURES OF WOMEN WORKERS, BY OCCUPATION.

| Occupation. | Average net income. | Food. | | Rent. | | Clothing. | | Health. | | Savings. ¹ | | Miscellaneous. ² | | Surplus of income over expenditure. | Deficit or excess of expenditure over income. |
|--------------------|---------------------|---------------------|-------------------------|---------------------|-------------------------|---------------------|-------------------------|---------------------|-------------------------|-----------------------|-------------------------|-----------------------------|-------------------------|-------------------------------------|---|
| | | Average net income. | Per-cent-age of income. | Average net income. | Per-cent-age of income. | Average net income. | Per-cent-age of income. | | |
| Professional..... | \$695.41 | \$192.13 | 27.63 | \$80.33 | 11.55 | \$112.27 | 16.14 | \$26.38 | 3.79 | \$130.41 | 18.75 | \$142.13 | 20.44 | \$683.70 | \$11.71 |
| Clerical..... | 489.59 | 174.40 | 34.91 | 82.73 | 16.56 | 70.43 | 14.10 | 12.44 | 2.49 | 88.65 | 17.74 | 132.96 | 28.61 | 561.61 | \$62.02 |
| Sales..... | 337.34 | 164.56 | 46.05 | 79.70 | 22.30 | 68.41 | 19.14 | 19.05 | 5.33 | 38.55 | 10.79 | 105.93 | 29.64 | 476.20 | 0 |
| Factory..... | 382.37 | 147.75 | 38.64 | 55.76 | 14.03 | 70.71 | 18.49 | 23.96 | 6.27 | 51.20 | 13.39 | 93.57 | 24.47 | 442.95 | 0 |
| Waitresses..... | 384.42 | 171.92 | 47.17 | 63.29 | 14.82 | 67.82 | 15.87 | 11.45 | 3.14 | 64.55 | 14.97 | 61.65 | 14.17 | 410.88 | 0 |
| Kitchen workers... | 342.30 | 156.65 | 45.76 | 82.17 | 24.00 | 28.22 | 8.24 | 8.64 | 2.52 | 61.67 | 18.02 | 40.28 | 11.77 | 377.63 | 0 |

¹Doubtless some part of the amount entered as savings is in many instances spent during the course of the year for living expenses and thus really appears in the amounts entered in other columns.

²The figures given under "Support of Others" in Miss Bosworth's table of miscellaneous expenditures. The latter amounts are suspiciously large in all cases. Presumably part of the sum entered under this head had been already reckoned in some cases under expenditures for rent and food. Undoubtedly, moreover, some of the expense of support of others was borne in all cases out of savings of the current year or previous years. For these reasons the item has been omitted in this summary statement of expenditures.

Introduction

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TABLE 2.—AVERAGE ANNUAL EXPENDITURES OF WOMEN WORKERS, BY WAGE GROUPS.

| Wage. | Average net income. | Food. | Rent. | Clothing. | Health. | Savings. ¹ | Miscellaneous. ² | | Surplus or excess of income over expenditure. | Deficit or excess of expenditure over income. |
|--------|---------------------|----------|--------|-----------|---------|-----------------------|-----------------------------|-------------------------|---|---|
| | | | | | | | Amount. | Per-cent-age of income. | Amount. | Per-cent-age of income. |
| | | | | | | | | | | |
| \$3.00 | \$231.36 | \$124.89 | \$8.30 | \$49.87 | 21.56 | \$50.41 | 21.80 | 13.43 | 5.80 | \$8.96 |
| 4.00 | 4.80 | 162.23 | 46.33 | 71.83 | 20.51 | 66.44 | 18.97 | 18.81 | 6.37 | 3.87 |
| 5.00 | 6.00 | 350.15 | 102.00 | 102.00 | 20.51 | 102.00 | 31.67 | 7.64 | 2.18 | 453.43 |
| 7.00 | 8.00 | 493.54 | 169.70 | 24.38 | 74.81 | 15.16 | 88.99 | 18.03 | 22.00 | 31.63 |
| 9.00 | 10.00 | 629.28 | 190.97 | 30.35 | 93.66 | 14.88 | 105.87 | 16.82 | 22.91 | 4.48 |
| 11.00 | 12.00 | 885.31 | 205.66 | 23.23 | 115.59 | 13.04 | 108.40 | 12.24 | 16.75 | 1.80 |
| 13.00 | 14.00 | | | | | | | | | |
| 15.00 | and over | | | | | | | | | |

¹Undoubtedly some part of the amount entered as savings is in many instances spent during the course of the year for living expenses and thus really appears in the amounts entered in other columns.

²The figures given under this heading are exclusive of amounts entered under "Support of Others" in Miss Bosworth's table of miscellaneous expenditures. The latter amounts are suspiciously large in all cases. Presumably part of the sum entered under this head had been already reckoned in some cases under expenditures for rent and food. Undoubtedly, moreover, some of the expense of support of others was borne in all cases out of savings of the current year or previous years. For these reasons the item has been omitted in this summary statement of expenditures.

TABLE 3.¹—PERCENTAGES OF EXPENDITURES OF NORMAL FAMILIES IN THE UNITED STATES.

| Income. | Food. | Rent. | Clothing. | Fuel. | Light. | Sundries. |
|-------------------|-------|-------|-----------|-------|--------|-----------|
| \$200-\$300..... | 47.33 | 18.02 | 8.66 | 6.09 | 1.13 | 18.77 |
| 400- 500..... | 46.88 | 18.57 | 11.39 | 5.54 | 1.12 | 16.50 |
| 600- 700..... | 43.48 | 18.48 | 12.88 | 4.65 | 1.12 | 19.39 |
| 800- 900..... | 41.37 | 17.07 | 13.57 | 3.87 | 1.10 | 23.02 |
| 1000- 1100..... | 38.79 | 17.53 | 15.06 | 3.77 | 1.16 | 23.69 |
| 1200 or over..... | 36.45 | 17.40 | 15.72 | 3.85 | 1.18 | 25.40 |

TABLE 4.²—PERCENTAGES OF EXPENDITURES OF FAMILIES IN NEW YORK CITY.

| Income. | Food. | Rent. | Clothing. | Fuel and Light. | Insurance. | Sundries. |
|------------------|-------|-------|-----------|-----------------|------------|-----------|
| \$200-\$400..... | 44.2 | 30.5 | 7.3 | 6.5 | 4.8 | 6.7 |
| 400- 500..... | 44.4 | 25.9 | 9.3 | 6.2 | 4.5 | 9.7 |
| 600- 700..... | 45.5 | 21.7 | 9.0 | 5.7 | 4.6 | 13.5 |
| 800- 900..... | 45.8 | 18.6 | 10.3 | 5.4 | 3.1 | 16.8 |
| 1000- 1200..... | 43.6 | 17.3 | 10.8 | 4.5 | 3.6 | 20.2 |
| 1200- 1500..... | 39.5 | 18.0 | 11.3 | 4.5 | 3.7 | 23.0 |

TABLE 5.³—PERCENTAGES OF EXPENDITURES OF FAMILIES IN NEW YORK CITY.

| Income. | Food | Rent. | Clothing. | Fuel and Light. | Sundries. |
|------------------|------|-------|-----------|-----------------|-----------|
| \$400-\$500..... | 40.8 | 26.8 | 13.0 | 5.6 | 6.9 |
| 600- 700..... | 44.6 | 23.6 | 12.9 | 5.8 | 7.3 |
| 800- 900..... | 44.3 | 20.7 | 14.0 | 5.0 | 9.1 |
| 1000-1100..... | 44.7 | 18.1 | 15.5 | 4.5 | 11.4 |
| 1200-1300..... | 45.9 | 19.8 | 15.2 | 3.8 | 10.5 |

TABLE 6.⁴—PERCENTAGES OF EXPENDITURES OF WORKINGMEN'S FAMILIES IN MASSACHUSETTS.

| Income. | Food. | Rent. | Clothing. | Fuel and Light. | Sundries. |
|----------------------|-------|-------|-----------|-----------------|-----------|
| Less than \$450..... | 56.00 | 21.96 | 9.15 | 7.91 | 4.98 |
| \$450-\$600..... | 54.89 | 17.54 | 11.09 | 6.91 | 8.97 |
| 600- 750..... | 53.30 | 17.27 | 11.68 | 6.75 | 11.00 |
| 750-1200..... | 53.18 | 11.03 | 14.66 | 5.39 | 15.74 |
| 1200 and over..... | 54.87 | 6.80 | 14.62 | 4.49 | 19.22 |

¹Eighteenth Annual Report, United States Commissioner of Labor, on the Cost of Living and Retail Prices of Food, 1908, p. 101.²L. B. More, "Wage-Earners' Budgets," p. 55.³R. C. Chapin, "Standard of Living in New York," p. 70.⁴Report Massachusetts Bureau of Statistics of Labor, 1901, pp. 296-297.

CHAPTER II

HOMES AND LODGINGS

From suites in attractive apartment houses to dingy tenements, and from sunshiny rooms in the suburbs to dark attics or beds behind screens in a working girls' dormitory, evening visits to girls at home take the visitor through a wide range in the conditions of living, which depends not alone on the wages earned, but quite as much on standards of living, both inherited and acquired.

In an apartment hotel in a suburb lives a girl whose income is \$10 a week. She has a tiny suite, consisting of a little reception hall, bath and one room. The building is an especially attractive one of its kind, with air space about it. The room is a corner one on the top floor, with side views, sunshine and a freshness of paint and paper, which is a real satisfaction compared with the dingy walls and dusty furniture of a cheap lodging. The little bathroom is spotless with white tiled floor and walls and porcelain tub and basins. The furniture is cheap, but has been collected by dint of much self-denial and study of values and needs. A low bookcase, made by a carpenter, a table desk doing double duty, an easy chair and a couch, with a couple of rugs and a few pictures make the place a real bit of home. Rent takes one-half the income of the occupant and makes a very rigid curtailment of food necessary. She meets the necessity by doing her own cooking on an oil stove. A few dishes in a little cupboard, a saucepan or two, a teakettle, and a cold air-box in a window, seem all that is necessary. The sense of possession and independence in her home is so valuable that she considers it worth the sacrifice of comforts which are often thought to be indispensable.

This longing for a home, however modest and circumscribed, and sometimes overexpensive, is almost universal. Its recognition is essential to a sympathetic understanding of the wage-earning woman. Sometimes it is only a longing and a dream of the future; sometimes it is a reality, purchased at a price; and sometimes the story is one of every conceivable struggle, with failure and lodgings at the end. And the price is not always paid with money alone, but often with health.

Two sisters starting to earn their living at twelve and thirteen years of age, about fifteen years ago, spent much of the strength that should have gone into winning an increase of wages in struggling to keep the little tenement home when the death of their mother and a drunken father threw them on the world with only each other for support. "I worked," said Rose, "from eight in the morning to ten at night, and eleven on Saturdays, and every week my sister and I had brought our envelopes home unopened to mother. The first raise I had after she died—a raise from \$6 to \$7—I wanted to keep. All the girls had money of their own, and at first I really made up my mind to hold back that extra dollar. It was my own money and I had earned it. But when I went into the house the first thing I knew I gave the envelope unopened to my sister. One time my sister was off on her vacation—just a week, the first she had had for years—and I fell ill. I could hardly crawl around for my food, but I wouldn't send for her because she needed that one little week in the country, and so I got along somehow until she came back. We were advised to take another girl in to help us pay expenses and do our work. So we rented a little side room for a dollar and a half a week. But the girl who had it squeezed us hard. In a week the gas bill jumped fifty cents. She would keep the coal stove going and do a big washing and all her cooking. I didn't know how to argue with her, and we had to get rid of her. But we found it necessary to have some one to start the fire and get dinner at night. Then we heard of an old woman out in Roxbury with a grandchild. I went out to see her, and she agreed to leave the grandchild with a friend and come and live with us. She worked on my sympathies so that I offered her a little bit of money a week. But when she came she had two cats and some birds and no end of boxes. She used up all the wood and coal, keeping a roaring fire all day. Soon we were feeding not only all her animals and herself, but her grandchild as well. That ran us into debt, and we decided that we should have to take a room and give up housekeeping, because our long working hours made us too tired at night to do all our work and keep house as well."

Experiences like this are common. Few working women, especially older women who have settled down "into harness" and expect to earn their living all their lives, drop into lodging houses without

a struggle for something better. Oftentimes a woman who is a clever manager is able to achieve a comfortable little home without too great an expenditure of energy or money.

The Smith sisters are happy and very proud of their "home." It consists of two rooms reached by a creepy elevator in a big forlorn office building, but that makes no difference to the girls, for it is high, sunny and their own. As a matter of fact the sun and the air are confined to the outer room, for the inner apartment, which opens into the other by large double doors, has no windows whatever. Here they keep their kitchen supplies, a double-burner gas stove on a table, a cupboard, a refrigerator, an ironing board, two bureaus and one bed. But they explain that when the double doors are open at night the room gets plenty of air. A bathroom in a private hall is shared by one other suite. They are almost jubilant in their pride in their home. By careful planning it costs these two girls less than four dollars a week apiece for all of their living expenses, excepting clothes and incidentals. The rent of the suite is about two dollars apiece a week. They lay this amount aside every payday toward the regular monthly rent, with an extra dollar apiece for the last three days. The furniture required quite an outlay at first. The beds cost \$9.75 apiece, and the rugs in the living room \$22.50. The furniture includes a center reading table, a desk, a bookcase, the two beds, several chairs and a piano. The latter, which is an inheritance, is a joy and pride as well as the chief recreation of their lives. They apparently enjoy doing their own cooking, washing, ironing and cleaning, but the younger sister, who works in a store, has little of it to do. Miss Smith is a manicurist and hairdresser, whose business hours are irregular, since she must meet appointments at the homes of her customers. She makes very good wages and has practical independence in the matter of hours, so the housekeeping does not seem too hard to her.

Another little family of four sisters on low wages solve the problem in their North End tenement through their more or less invalidated older sister, who cannot take a position, but does do the household work and even much of the dressmaking.

Oftentimes a group of friends get together and rent a suite, furnish it as best they can and share the rent. The visitor found two or three instances in which a group rented a little cottage at some near-by seashore or country place for the summer, thus get-

ting more of an outing than the ordinary two weeks' vacation. This plan of co-operative householding works very well financially, even with the purchase of furniture and the payment of rent and gas bills, and often fuel as well. It is practically always cheaper, as well as very much more independent than living in lodgings. One great objection is that the burden of housekeeping is too hard for girls who are tired after a day's work and in need of recreation instead of more work. There is also the difficulty of finding groups who, without the anchor of family ties to hold them, can live together in harmony. Persons with experience in co-operative living all tell the same tale of shipwreck upon the rock of uncongeniality. In some cases, however, the right combinations have gotten together and co-operative living has proved thoroughly successful.

In general, the family group solution of living seems to be possible in the case of women earning fairly good salaries who are able to afford quarters sufficiently roomy to give each member some corner of her own, and to allow, too, a certain amount of leeway in the matter of expenses for light, fuel, cleaning, etc. In such cases the burden has not proved too heavy and the comforts of living have reduced other expenditures to a very appreciable extent. This reduction is effected chiefly in the matter of doctor's bills and in expenditure for recreation. More than one group finds its open fire and its piano, the rent of which divides up into comparatively small amounts for the individual, more attractive and more restful than evening theaters or Sunday trips into the country. It is sociability that the human being needs, and the lack of it drives the isolated habitant of the lodging house to the beaches and theaters. But, in general, the woman who can live happily in this way is the woman earning enough to live comfortably anywhere; and, usually, of course, the woman who is clever enough to earn good wages is clever enough to plan the details of co-operative living without drawing too heavily on her energies.

The case of the woman in lodgings is not, certainly at first view, so cheering. In the city, conditions make the life less protected and more difficult in very many ways. To the young girl coming to work for the first time the city seems indeed "a wilderness." If she knows of a trustworthy room registry she can find a room that has been inspected and is known to be "respectable." If she knows of no such registry she very often takes refuge in one

of the Young Women's Christian Association buildings, Franklin Square House, or Brooke House.¹

The writer has come upon very few cases in which girls have met with unpleasant experiences in looking for rooms. Stories of such are common, but first hand accounts are rare. Most experiences of an unpleasant nature one learns at third or fourth hand, seldom directly. However, the existence of such a possibility is an ever-present anxiety to the girl seeking rooms.

Albert Wolfe, in his study of lodging houses of the South End, gives a comprehensive and searching view of the lodging house problem. The dangers to unprotected girls, as well as the temptations to seasoned lodgers are seen to be very real and far-reaching in their effects. That the present investigator has not met with this problem may be explained in several ways still consistent with the existence of the evil. First, of course, is the fact that in making acquaintances among the girls this condition would be the last to reveal itself so long as concealment was possible. But the real explanation may lie in the sources from which the investigator drew her material. As stated in the introductory chapter, this was obtained through personal acquaintance with girls in touch with various clubs and social organizations. The list was extended by means of names given by this nucleus, and so the circle grew. Therefore, while our material was literally chosen "at random" in the matter of wages, occupations and general living conditions, it may be said to have been selected from the viewpoint of character. The majority of the girls were visited several times each, so that the character of the houses in which they lived was known, and was invariably respectable. Through the State Free Employment Bureau any one who was willing to talk became material. And here, indeed, in several cases there were discrepancies in statement which seemed suspicious. In these cases however, the rooms were not visited, and so no suspicion could be verified or discredited. In two or three instances pathetic little stories came from girls evidently too ignorant to protect themselves or too miserable to care to conceal their plight; but they were not stories that dealt with lodging house life.

Each quarter of the city has lodging houses typical of itself in the matter of comfort. The proximity of the South End to the

¹ Subsidized boarding houses.

business section makes it a desirable place of residence for working girls. The elevated and the many lines of surface cars bring it into better connection with all parts of the city than any other section, and the four long streets—Tremont, Washington, Shawmut and Columbus Avenues—make all parts of it a fairly direct walk from the business centers of the city. These long streets are the canals of business. They are lined with stores of all varieties, but of uniformly cheap quality. The streets of red brick lodging houses run at right angles to these. The uniformity of these cross streets is varied occasionally by a "square" or "park," in which the street widens for a block and the houses draw back on either side from a bit of lawn with fine old elms and perhaps a fountain. The trees and the heavy ropes of wistaria vines, which have twisted themselves through the elaborate wrought-iron work of the balconies on the old mansions, were planted in the days of the South End's prosperity, and have reached their beauty only in the days of its decay.

The old South End houses of red brick and wrought-iron were once the stately and comfortable homes of the prosperous of the city. Now, still stately, they have fallen into the dinginess and lack of repair which mark the district as one over which not the householder, but the landlady, holds sway. The massive front doors with shining bellpulls, nameplates and handles open into halls reminiscent of the formal dignity of the seventies. Long curving staircases and panellings of fine woods lead up toward large rooms, the spacious front and back parlors of the period, with curving fronts and beautifully carved marble fireplaces and ornate chandeliers. Sometimes the great mirrors, seeming to double the size of these lofty rooms, are still in place over the mantel, but more often all vestiges of former grandeur, excepting the lines of the room itself and the heavy panelled doors and wainscots have long since taken their way after their onetime owners and left the shell of prosperity with only shabby meagreness and decay within.

These large rooms—"square" rooms as they are called in distinction from the hall bed rooms or "side" rooms—can be rented some times for \$3, \$3.50 or \$4 per week, and are very comfortable. The "square" rooms on the upper floor, designed by the owners as bedrooms, usually have a set basin with hot and cold water built into a niche in the wall. As a rule, they are comfortably furnished, and the lodger has easy access to an old-fashioned bathroom. Many

of these bathrooms still have tin tubs and closed plumbing; they are often odorous, and are always shared by as many people as the house contains. This is synonymous with as many as it will hold, for the South End landlady is getting a living, not supplementing an income, by her house, and fills it to its limit, which is often fifteen or more lodgers.

The hall bedrooms are cheaper, and often, on the upper floors, unheated. The fifth floor, or attic, bedrooms, which are either dormer-windowed or in the mansard roof of the house, are high and cold and cheap—sometimes as low as one dollar or seventy-five cents per week. These rooms, tiny and uncomfortable as they are, are in demand by women whose wages will not permit of more commodious quarters.

For the same reason—that of making it pay—the South End lodging house boasts no parlor for the lodger. The liberty of each is confined to her room, or her share of her room. This must necessarily be her living, reception and sleeping room, sometimes dining room and kitchen as well. This combination, of course, leads the way to many of the dangers which beset the path of the girl living by herself. It is quite the usual custom to receive one's callers of both sexes in one's room, and this custom is by no means confined to the South End or to the lodging house without a parlor. It is true in general of those who are living in lodgings and not as one of a family. It is probably true that the lack of a parlor rather enforces the custom, and it is certainly true that the average landlady cannot afford to provide a reception room.

The disastrous story of one South End landlady tells her side of the case. "I saved up \$1000 and decided to invest my savings in a lodging," she says. "My furniture cost me \$900, and I started well equipped to run a decent house. But I was too strict, and you can't make a house pay if you are particular. I used to be wakeful at nights, kept a sharp outlook, and turned wrong people out of my house. You *can tell* about the character of your house if you are careful, but it pays to shut your eyes. At best a house won't pay more than \$250 over expenses, and if respectable will seldom pay." And then she added, after telling how she worked eight years to be successful and then gave up with the loss of all she had invested: "After my long struggle I can hardly blame lodging-house keepers who shut their eyes, nor yet young girls who go wrong, because they must live."

On the whole, the atmosphere of the South End is depressing. Its very attractions seem more sordid by their combination with the untidiness of the ill-kept streets and the sense of moral unwholesomeness which taints the district. Quite different is "The Hill" and the adjoining "West End." Here the atmosphere of "old Boston" still clings undefiled, reaching from the State House down among the old homes whose metamorphosis into lodgings is at least an evolution in respectability. This latter term would seem perhaps typical of the whole district. No section of the city, however, shows greater variety of social conditions within a limited area. Two or three streets back from the Common there is a section of homes, many of which are beautiful old houses of the sort which never change hands. Pinckney Street, one block farther west, is almost exclusively lodging houses, and only one block beyond is Revere Street, hanging on the edge of the West End slum district, which extends over Cambridge Street to the water's edge. Pinckney and West Cedar are perhaps the two streets thoroughly given over to the lodging house. Here the houses are not unlike those of the South End in plan, with two large square rooms and a small hall bedroom on each floor. The prices are somewhat higher, but the distinction that stamps the difference in the two sections most clearly is in the grade and variety of business which the inhabitants of "The Hill" have attracted to themselves. The basement dining room, omnipresent on Columbus Avenue and Tremont Street, is unknown. Delicatessen shops are rare, and the quack doctors, dime-novel exchanges, pawn shops, cheap tailors, dentists, and furniture dealers, which infest the track of the elevated toward Dudley Street, do not show their signs in the West End. Instead, the lunch and dining rooms offer food of good quality, provision stores are more or less high-priced, and the dealers in second-hand furniture have expensive mahogany and brasses in their windows. The business section and the main sources of supplies near by do not affect the character of the district.

Such, superficially, are the South and West Ends, the centers of lodging-house life in Boston. In the suburbs, isolation, the worst evil of the lodging house, is not so evident as in the city. The landlady generally has lodgers in her spare rooms only, and does not keep a lodging house as a business and means of support. The lodger usually has or makes friends in the house and is on terms of socia-

bility and friendliness with her landlady. She is less of an impersonal unit and more of a participant in the life about her. She becomes a member of the family and does not suffer the disadvantages of lodging-house life.

Suburban houses and rooms are, of course, much less monotonous. The surroundings are oftentimes sordid and miserable in cheap neighborhoods, but even at the worst have not the wretchedness of certain sections of the city. Lawns, however circumscribed, are not uncommon, and shade trees and gardens, quiet streets and dooryards give to the lodging house in the suburbs a setting very different from conditions in the city. Neighborhoods are not so absolutely and entirely given over to lodgings. Homes are interspersed and weave through the whole fabric of life here a sociability quite unknown to the city, which is an anchor, however frail, to the lonely girl on her own resources.

A suburb having large factories, like Jamaica Plain, has sections largely populated by girls and men in lodgings. In these sections, the informality of life in a smaller community leaves a woman less alone. The girls in Jamaica Plain know each other and know their neighbors and housemates more familiarly than in any city neighborhood. But this very familiarity takes away a real protection for the working girl, for the restraints of conventionality are practically unknown in the big lodging or boarding houses, always to be found in a factory neighborhood.

Finding an individual in one of these houses is, to the stranger, no easy task. There is no desk, no parlor, no office, a bell to ring but no one to answer, no proprietor, nothing but a row of closed doors on each landing. In warm weather, there may be some of the lodgers, men or girls, on the doorstep, of whom inquiries can be made. If not, a knock at random may reveal a man or woman who may or may not be able to indicate the right room. One night, when the writer was sitting in one of these rooms, a man's voice came in over the transom throwing a jovial remark to the woman inside; on another occasion a head appeared in the doorway with hardly the formality of a knock. In private houses the disregard of convention is, of course, not so evident.

Always, however, as in the city, girls entertain their men callers in their rooms. One girl who had her Tuesday and Friday evenings regularly so engaged had so small a room that there was

space for only one chair beside the bed and bureau. Others with larger, pleasanter rooms, were able to have them furnished like sitting rooms, and to entertain their friends more properly. Whatever the original reason for this custom among women in lodgings, the lack of a parlor cannot be given as an explanation in these houses. In a great many of them there is a parlor, and in many cases, too, the girl has full house privileges, which include the use of the parlor. This use of one's room, however, is a firmly established social custom of lodging-house life, so universal as to be taken quite as a matter of course. The reason for it seems to be simply the desire of privacy in entertaining one's callers. In the city this privacy must be secured either in the streets or parks or in one's room. In the suburbs, where the houses have parlors, this is almost equally true. A parlor within earshot and sight of the family affords little privacy, and when it is necessary to share the room with another girl entertaining her caller the call loses its pleasure. In a girl's own home or in dormitory life where there are strict rules, a girl conforms to the decree of the house, but when she is bound by no such rules, she naturally and quite generally solves the difficulty by taking the caller to the one private place in the house—her own room.

How much harm results from entertaining callers in the girl's room cannot be determined by one with only casual knowledge of conditions. But it is conceivable that the consequences of such laxity of social rules may be frequently unfortunate. The Franklin Square House has solved the difficulty by a series of small and attractively fitted parlors which can be engaged in advance and used in private. In other working girls' houses in which the rules forbid taking callers to the girls' rooms, it is doubtful if the situation is any better than in houses having no such rules. Rather than occupy one corner of a room shared by other couples, the girls take their men friends to the streets, to the benches in a public park or elsewhere. In the case of lodgers in private houses, however, the entertainment of callers in this fashion is subject to the protecting scrutiny of the landlady, who necessarily knows about what is going on within the limits of a small household and can judge more or less of the character of those who frequent her house.

In general, it may be concluded that, as lodgings in the suburbs conform to no type, the life of the girl in the suburbs observes no

one set of bounds or customs. There is laxity that is dangerous, and there are ties that are a protection.

The alternative of the lodging house for the girl who cannot or does not live in a private family is one of the working girls' "homes," of which there are several of various types. These institutions meet a very urgent need in the community. Probably the largest and most widely known are the two Young Women's Christian Association houses and the Franklin Square House. "The Grey Nuns" is a Catholic Institution in the South End, and Brooke House is nearer town. Pembroke House is a smaller place, having more the atmosphere of a family and less of the institution. In all excepting the last named, the arrangements are similar. Board is \$3 per week, and the price of rooms varies with the room, the number sharing it, and the wage of the girl, for these institutions are not self-supporting but are semi-philanthropic in character. Rooms may be had singly for those who can afford it, but for the most part the girls have one roommate, sometimes two, and, in the case of the girls who have very low wages and only pay 50 cents per week for their rooms, three or four roommates. These latter occupy a large room in the top of the house, usually with plenty of windows around the four or five beds. The double rooms are small and barely furnished with necessities of the plainest description. The ceilings are high, the walls painted drab or tan, the windows high and narrow. The demand is for rooms on the upper floors, for some of these houses take transients, and girls on the lower floors lacking a roommate are quite likely to come home and find a stranger asleep in the other bed, or an unfamiliar hat and coat over the chair. Some of the rooms are heated and some are not; all are lighted by gas, usually by one small jet near the bureau.

The arrangements for ventilation seem very often inadequate. In one large building the rooms, with the exception of a row of outside rooms across the front on the north, all open into a court in the center of the building. The corridor, which is continuous, runs entirely around the outside of these rooms. All the south windows, with sunshine streaming into them all day, open into this corridor. The rooms get practically no sun; those on the lower floors actually none. The amount of fresh air that comes from this little court into which so many windows open must be very small, especially when we consider the rigid rule which prevails

in the house that transoms must be closed when windows are open, in order to avoid cooling off the corridors. Two or three persons in a small room often increase the discomforts of poor ventilation, not only by the mere fact of their number, but because it often happens that one person will absolutely refuse to be "exposed" to any more air than is unavoidable.

The bathrooms vary generally in size and quantity, and in number of tubs. In some of the old buildings they are close and musty with unwholesome looking tin tubs and closed plumbing; very often, too, there are water bugs around the pipes. But many of the bathrooms are more modern and more sanitary.

Although these houses are always well filled, many working women object to them. This dislike is not based primarily upon any of the unpleasant features that have been mentioned. The fact is that the same longing for independence which brings so many into industry keeps them in lonely rooms, leading isolated lives. The rules of an institution are shackles; the customs to which inmates must conform are fetters. The women who do live in a "home" usually give as their reason for choosing it the sociability and liveliness of life in a center of many people. Young girls coming to the city for the first time find protection and safety here. Girls on low wages find more adequate living for the price than can be obtained elsewhere. Some women there are in each of these houses who have spent many years there and who look upon it as their home, indeed, but the great number come, stay for a time and go on to something else.

This insight into not only the habit of living but the desires and aspirations of working women reveals that housing for single men and women is even more important than for families, but that it has not yet been attacked in the general efforts for better housing. True it is that consideration of kind and quality of living advantages must be studied in relation to the income, and, therefore, the amount which can be paid for rent. But the present custom of remodeling the house, built for a family, to accommodate the single woman, whereby heated rooms and reception room opportunities are impossible, is responsible for much of the undesirable situation in lodging houses.

If any effort of reform is to be made it is apparent that the attitude of the girl should be considered and new plans should

strive to meet her demands for co-operative living or living in family groups. On the other hand, much corrective work can be done through properly enforced legislation requiring cleanliness, light and ventilation in lodging houses; providing for parlors and protecting lodgers from carelessness. Certainly listing, licensing and inspection should be provided for.

In searching out the "woman on her own resources" it seemed at first as if there were no such, for wherever the writer went among settlements and clubs and even shops, the reply was invariably, "Our girls all live at home." If the long rows of red brick lodging houses in the South End had not proved the existence of the problem, the inquirer might almost have been led to the conclusion that the working girls of Boston were all safe and happy in their own homes, earning wages for "pin money" and to supplement the family income that supported them. In fact, however, only one hundred of the girls visited are living at home or in the families of friends. Immigrant girls first coming to this country, ignorant alike of social customs and means of living in a strange land, usually find a prearranged lodging with some family to whom they are known. So it happens that in the West and North Ends of the city, where the great colonies of Italians, Russians and Jews are found, very few girls live by themselves in lodgings. But it is not only the immigrant girl on low wages who is a member of a family. In the suburbs, on quite a different scale of living, the American girl earning good wages is frequently "one of the family" in the prosperous home of relatives or friends. Then there is the girl who is actually living at home, paying something toward the support of the family.

One night, in a West End tenement, a group of girls compared experiences, and came to the conclusion that the girls who were living at home had less money for themselves and less independence than their friends. On the other hand, they had an advantage, which because of their ignorance of an unprotected life seemed not very valuable to them, in the form of security, companionship and freedom from the great anxiety of self-support. In reality, the cost of board and room for girls living at home is far less than for those in lodgings, and the value that they receive in return is hardly comparable. Often the amount that a girl pays is based not on the value of her board and room, but on the amount of wages

that she is earning. In the tenements of the North End even this small addition is a sufficient help to make the boarder profitable, and in more prosperous homes often the boarder is welcomed more for the sake of the companionship that she brings than for the money that she pays. Among girls living at home the amount paid is seldom commensurate with the value received. Either a proportion considered sufficient for clothes, incidentals and pin money is retained by the girl, and the remainder is paid into the family, or the whole wage is turned in weekly, and the girl's expenses are decided upon and paid by the mother, as in the case of the younger children. Sometimes her wages more than cover the meager amount spent on her clothing, and sometimes much more is spent on her than the amount that she earns.

CHAPTER III

NOMINAL VERSUS ACTUAL INCOMES

The weekly wages of the working girl by no means indicate her yearly income. The latter is ordinarily much less, proportionately, than the former. Just as the proprietor of a restaurant in making the prices on his menu must consider not only the price paid for raw food, but the cost of shrinkage or probable waste of the raw product as well, so the woman worker in planning her expenses must take into account the shrinkage of her income before it comes into her hand by reason of fines, trade expenses, docking for holidays and vacations, seasons of short time and no work.¹ It is the girl on the low wage who has this loss to bear in greatest measure. The actual amount of money loss increases up to the income of \$10 per week, and beyond that decreases with the increasing wage. While the girl on starvation wages, who earns \$3, \$4 or \$5 per week, does not actually get more than 84.37 per cent. of this amount, the more prosperous woman earning \$15 and over, gets 94.84 per cent. of her supposed wages.

These losses are distributed through all occupations, the average of no occupation being less than 8 per cent. nor more than 13 per cent., excepting that for factory workers. The latter suffer most for pay-docking, losing on the average 18.43 per cent. of their annual income. Sales girls average 13.05; waitresses,² 10.74 per cent.; kitchen workers, 8.97 per cent.; professional women, 8.83 per cent. Women in clerical occupations have the lowest rate of loss, 8.25 per cent., and also receive the highest incomes. Factory workers, sales girls and waitresses, with low incomes, have high rates of loss.³

The high percentage of loss of income among factory girls is

¹ See Table 1, p. 37.

² In reckoning wages of waitresses, board is figured at \$3 per week for three meals per day, \$2.10 per week for two meals, and \$1.20 for one meal per day, according to the estimate made by the lunch rooms of the Women's Educational and Industrial Union in reckoning salaries for employes' benefit. Room is figured at \$8 per week if included in wages all the year round. If a regular rent is paid during part of the year, the room, when supplied as part of the wages, is figured at the same rate.

³ See Tables 1, 2 and 3, pp. 37, 38.

due in part to the long periods of short hours and lay-offs on account of slack trade. Among sales girls the 4.50 per cent. loss through illness is a large factor in the high rate. But the greatest source of loss for all classes is unemployment. The factory girls pay the highest penalty here, having an out-of-work loss of 7.14 per cent., followed closely by the waitresses, with 6.89 per cent. The latter probably increase their out-of-work time considerably by changing places between seasons, working summers at the beach and winters in the cities. Sales girls have 6.66 per cent. loss from out-of-work; clerical workers, 5.75 per cent.; kitchen, 5.43 per cent.; professional, 3.85 per cent.

The losses of the professional woman are comparatively small. The 3.85 per cent. loss from unemployment is the chief one. There is a 2.70 per cent. loss through vacations, which are usually voluntary, and are taken in addition to her regular vacation of one week, two weeks or one month. The percentage for illness is only 1.41 per cent., and the reductions on account of lay-offs and holidays are less than 1 per cent. each. The clerical worker also has no very considerable loss beyond that of unemployment. She is almost always paid for holidays and vacations, and even "days off"; she is seldom docked for illness or fined for tardiness, and hardly knows what "laid off" means. The sales girl, on the contrary, loses almost as much because of illness as for no work, but a very small amount through fines. Waitresses pay more for trade expenses than any other class of workers. Factory workers, on the other hand, lose 5.73 per cent. through being laid off and 2.57 per cent. by illness.

Comparison of the losses by illness shows two facts; first, that the clerical and professional occupations do not commonly deduct pay for illness; second, that the occupations having the largest percentage of loss, sales, factory and kitchen employment, require a larger expenditure of physical energy, with probably worse conditions of work. The offices where clerical and professional women work are better ventilated than are the big department stores and factories. Then, too, health is influenced by hours of work and the demand of that work upon physical strength. This question will be considered again in the chapter on Health.

It appears that the heaviest loss for all occupations comes from no work, that sales girls pay the highest amount for illness,

professional workers for vacations, factory employes for holidays and laid-off times, waitresses for fines and trade expenses, and that in general the low-wage groups pay a higher proportion back to the firm than the high-wage groups.

The manner in which the working girl meets this curtailment of income remains to be considered. Obviously, on wages of \$6, or less, something must be done. A girl making ends meet on inadequate wages cannot allow any margin for unforeseen reductions of her small income. Certain compensations, however, are provided by the work itself.¹ The factory girl, to offset her loss of almost 13 per cent. from out-of-work and lay-offs, gains almost 1 per cent. in overtime. This, it can be seen, would hardly confirm the theory that extra work in rush seasons makes up loss in slack seasons. The waitress, however, more than makes up her total loss of 10.74 per cent. by tips alone, which amount, on the average, to 11.74 per cent. of her entire income. In many cases, where the hours of work and physical health permit, a secondary occupation adds a small amount. But the chief means of additional revenue for all occupations are those included under the heading "other sources." In most cases this means help from home, relatives or friends, or drawing upon the savings of previous years, sometimes care during an illness or gifts of clothing, and in many cases charity from various sources. One or two girls have incomes from a small property.

As a whole, these additions to income tend to be complementary to the scale of losses. The largest percentage of gains comes to the group earning \$9 to \$11 per week, while the two lower groups have an almost equal percentage. The more highly paid women, with small losses, have also a small percentage of gains. It becomes clear, then, that it is real necessity which makes outside help important, and not extravagance. Women on comfortable wages are not forced to work overtime and at outside work, nor to receive partial support from outside sources, as are those on smaller wages. The losses of women earning \$15 and over are less than one-third, in proportion, than those of girls earning but \$3, \$4 or \$5. The income from gains does not equal these losses, which are unforeseen and incalculable, so that all effort at supplementing

¹ See Tables 4 and 5, p. 89.

incomes by extra work and charity does not even keep the income up to its nominal level.

The fact that low wages are really much lower even than they appear to be, by reason of disproportionately great losses, means that efficiency is more highly rewarded than is indicated by the difference in nominal wages. In addition to good pay, the worker of the high-wage groups is further rewarded by practical immunity from loss. To what extent the unforeseen shrinkage of income is unfair to the poorly paid worker depends on her expectation of loss. A girl who would refuse an actual wage of \$4.25, may unwittingly accept a nominal wage of \$5, although the real earnings, after reduction of losses, may be no more than the former amount. It is the element of potential deception that makes the reductions seem unfair. In some cases a firm expects and counts on a cut in its pay-roll by means of what are often unavoidable fines, enforced absences, holidays and vacations, so that in offering a wage of \$5 per week they have no intention of paying that full amount. Scarcely less unfair is the enforced lack of vacation and holidays. When the worker is not only docked for any recuperative period, but is actually debarred from taking such time at her own expense, it means that the firm is not offering her reasonable and possible terms of employment. It becomes a temporary job to last only so long as the human machine can stand the strain. In such cases doctors' bills should rightly be considered one of the various forms of pay-docking, since the firm profits by its demands on strength at the worker's expense.

Any consideration of the low wages of women, or of minimum wages, must, therefore, recognize that the nominal rate of wage, in whatever occupation, is from 4 to 14 per cent. above the actual income;¹ that is, the supplementary income in the trade is very small, averaging, in any case, barely more than 4 per cent., except among waitresses, while the loss from trade causes ranges from 8 to 18 per cent. This results in from about 35 cents to \$1.25 reduction each week on a \$9 wage, disregarding income from other sources, because it is not determined by the wage.

¹ See Tables 3 and 4, pp. 38, 39.

TABLE 1.—MODIFICATION OF INCOMES BY LOSSES AND GAINS,
BY OCCUPATION.

| Occupation. | Average income. | Average loss. | | Average gain. | | Average actual income. | | Average net loss or gain. | |
|--------------------|-----------------|---------------|-------------------------|---------------|-------------------------|------------------------|-------------------------|---------------------------|-------------------------|
| | | Amount. | Per-cent-age of income. | Amount. | Per-cent-age of income. | Amount. | Per-cent-age of income. | Amount. | Per-cent-age of income. |
| Professional..... | \$682.33 | \$60.22 | 8.83 | \$73.30 | 10.74 | \$695.41 | 101.91 | +\$13.08 | +1.91 |
| Clerical..... | 516.98 | 42.67 | 8.25 | 25.28 | 4.89 | 499.59 | 96.64 | - 17.39 | -3.36 |
| Sales..... | 382.92 | 49.97 | 13.05 | 24.39 | 6.37 | 357.34 | 93.32 | - 25.58 | -6.68 |
| Factory..... | 406.99 | 75.01 | 18.43 | 50.39 | 12.38 | 382.37 | 93.95 | - 24.62 | -6.06 |
| Waitresses..... | 344.71 | 37.02 | 10.74 | 56.73 | 16.46 | 384.42 | 105.72 | + 19.71 | +5.72 |
| Kitchen workers... | 374.83 | 33.63 | 8.97 | 1.10 | .29 | 342.30 | 91.32 | - 32.53 | -8.68 |

TABLE 2.—MODIFICATION OF INCOMES BY LOSSES AND GAINS,
BY WAGE GROUPS.

| Wage. | Average income. | Average loss. | | Average gain. | | Average actual income. | | Average net loss or gain. | |
|-----------|-----------------|---------------|-------------------------|---------------|-------------------------|------------------------|-------------------------|---------------------------|------------------------|
| | | Amount. | Per-cent-age of income. | Amount. | Per-cent-age of income. | Amount. | Per-cent-age of income. | Amount. | Percent-age of income. |
| \$3.00) | | | | | | | | | |
| 4.00) | \$250.31 | \$39.13 | 15.63 | \$20.18 | 8.06 | \$231.36 | 92.43 | -\$18.95 | -7.57 |
| 5.00) | | | | | | | | | |
| 6.00) | | | | | | | | | |
| 7.00) | 367.65 | 47.31 | 12.87 | 29.81 | 8.38 | 350.15 | 95.24 | - 17.50 | -4.76 |
| 8.00) | | | | | | | | | |
| 9.00) | | | | | | | | | |
| 10.00) | 515.10 | 66.39 | 12.89 | 44.83 | 8.70 | 493.54 | 95.81 | - 21.56 | -4.19 |
| 11.00) | | | | | | | | | |
| 12.00) | | | | | | | | | |
| 13.00) | 664.51 | 56.47 | 8.50 | 21.24 | 3.20 | 629.28 | 94.70 | - 35.23 | -5.30 |
| 14.00) | | | | | | | | | |
| 15.00) | | | | | | | | | |
| and over) | 903.65 | 46.63 | 5.16 | 28.29 | 3.13 | 885.31 | 97.97 | - 18.34 | -2.08 |

The Living Wage of Women Workers

TABLE 3.—SOURCES OF LOSSES, BY OCCUPATION.

| Occupation. | Average income. | Average illness. | Average out of work. | Average holidays. | Average vacation. | Average laid off. | Average fines. | | Average trade expenses. | | Average total loss. |
|--------------------|-----------------|------------------|----------------------|-------------------|-------------------|-------------------|----------------|-----------------------|-------------------------|-----------------------|---------------------|
| | | | | | | | Amount. | Percentage of income. | Amount. | Percentage of income. | |
| Professional..... | \$682.33 | \$9.60 | 1.41 | \$26.25 | 3.85 | \$0.51 | .07 | \$18.39 | 2.70 | \$3.85 | .56 |
| Clerical..... | 516.98 | 3.90 | .75 | 29.75 | 5.75 | .91 | .18 | 5.26 | 1.02 | 2.69 | .52 |
| Sales..... | 382.92 | 17.22 | 4.50 | 25.49 | 6.66 | .88 | .23 | 4.48 | 1.17 | 1.68 | .44 |
| Factory..... | 466.80 | 10.46 | 2.57 | 29.07 | 7.14 | 6.19 | 1.52 | 5.43 | 1.33 | 23.31 | 5.73 |
| Waitresses..... | 344.71 | 5.16 | 1.50 | 23.74 | 6.89 | .36 | .10 | 3.53 | 1.02 | .69 | .20 |
| Kitchen workers... | 374.83 | 10.19 | 2.72 | 20.37 | 5.43 | .64 | .17 | 2.24 | .60 | 0 | 0 |

Nominal Versus Actual Incomes

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TABLE 4.—SOURCES OF GAINS, BY OCCUPATION.

| Occupation. | Average income. | Average overtime. | | Average bonus. | | Average secondary occupation. | | Average other sources. | | Average total. |
|--------------------|-----------------|-------------------|------------------------|----------------|------------------------|-------------------------------|------------------------|------------------------|------------------------|----------------|
| | | Amount. | Percent-age of income. | Amount. | Percent-age of income. | Amount. | Percent-age of income. | Amount. | Percent-age of income. | |
| Professional..... | \$682.33 | \$1.16 | .17 | \$0.12 | .02 | \$25.19 | 3.60 | \$46.83 | 6.86 | \$73.30 |
| Clerical..... | 516.98 | 2.01 | .39 | .06 | .02 | 4.01 | .78 | 19.67 | 3.80 | 25.78 |
| Sales..... | 382.92 | .25 | .07 | 0 | 0 | 5.14 | 1.35 | 19.00 | 4.96 | 24.39 |
| Factory..... | 406.90 | 3.76 | .92 | 4.33 | 1.06 | 10.15 | 2.49 | 32.15 | 7.90 | 50.39 |
| Waitresses..... | 344.71 | .70 | .20 | 40.47 | 11.74 | .73 | .21 | 14.83 | 4.30 | 56.73 |
| Kitchen workers... | 374.83 | .35 | .06 | 0 | 0 | 0 | 0 | .75 | .20 | 1.10 |

TABLE 5.—SOURCES OF GAINS, BY WAGE GROUPS.

| Wage. | Average income. | Average overtime. | | Average bonus. | | Average secondary occupation. | | Average other sources. | | Average total. |
|----------------|-----------------|-------------------|------------------------|----------------|------------------------|-------------------------------|------------------------|------------------------|------------------------|----------------|
| | | Amount. | Percent-age of income. | Amount. | Percent-age of income. | Amount. | Percent-age of income. | Amount. | Percent-age of income. | |
| \$3.00..... | \$250.31 | \$0.14 | .06 | \$3.78 | 1.51 | 0 | 0 | \$16.26 | 6.49 | \$20.18 |
| 4.00..... | 367.35 | 1.38 | .38 | 9.52 | 2.50 | \$4.87 | 1.32 | 14.04 | 3.82 | 20.81 |
| 5.00..... | 515.10 | .71 | .14 | 12.83 | 2.40 | 6.05 | 1.17 | 25.24 | 4.90 | 44.83 |
| 6.00..... | 664.51 | 1.15 | .17 | .65 | .10 | 5.93 | .89 | 13.51 | 2.03 | 21.24 |
| 7.00..... | 903.85 | 0 | 0 | 0 | 0 | 10.08 | 1.11 | 18.26 | 2.02 | 28.29 |
| 8.00..... | | | | | | | | | | |
| 9.00..... | | | | | | | | | | |
| 10.00..... | | | | | | | | | | |
| 11.00..... | | | | | | | | | | |
| 12.00..... | | | | | | | | | | |
| 13.00..... | | | | | | | | | | |
| 14.00..... | | | | | | | | | | |
| 15.00 and over | | | | | | | | | | |

CHAPTER IV

FOOD

The problem of getting a sufficient supply of wholesome food at a price within her means is probably the most serious one that the woman on a small wage has to face. With nourishing, plentiful meals, other problems become less serious, and are met with comparative ease, but in an ill-nourished condition, courage and initiative wane, perplexities multiply, and the woman loses heart for the struggle.

At first glance, it would seem that the opportunities for board at reasonable expense are many. First, of course, are the dining rooms of the larger "homes" for working women. Here board is \$3 per week for girls not rooming in the house, as well as for inmates. Single meals may be had separately at any time at a cost of 15 cents each for breakfast and lunch, and 25 cents for dinner. Basement dining rooms, where boarders eat regularly or irregularly, on meal tickets or individual payments, at a rate usually of "\$3 per week for ladies, \$3.50 for gents," seem almost to form the foundation of the South End, as well as its sustenance. Interspersed with these, and scattered throughout the city, are à la carte restaurants, almost equally cheap. Delicatessen shops, which supply ready-cooked food, and provision stores complete the main part of the city's equipment for feeding its lodging-house population. The means appear sufficient, but their adequacy is open to question.

The atmosphere of the dining rooms of the "homes" is not, as a rule, inviting. An experience of the investigator may serve to illustrate the purport of this observation. With a companion, she visited the dining room of a home for working girls. They were seated by the head waitress at the "transient" table, facing the corner of the room opposite a row of empty chairs. "I beg your pardon," said the investigator to the head waitress, "but would it be possible to change our seats to the other end of the table?" The head waitress looked her over severely for several uncomfortable seconds. Then, "I put you *there*," she remarked. "Oh,

yes," the investigator replied, "but we are looking for some friends, and"— She got no further, for the head waitress's eyes were blazing. A long forefinger shot out and pointed straight at the unfortunate questioner's nose. When a voice came it was suppressed ominously. "I—put—you—there—and—you—STAY—there," it said. The eyes blazed into the investigator's for a full minute, and then two more transients who arrived took the head waitress's attention. "Let me see," she remarked, aiming her words obviously at the investigator, "I think I'll put you here," and she seated them in the seats just asked for, facing the length of the dining room. The next guest to arrive was a thin, ill-looking woman with a cough. She was placed next to the investigator, under an open window, from which a chilly draught swept through to the dining room door. The woman coughed, shivered and finally spoke to the head waitress, "Is there any other seat I may have?" she asked. "I've a cold and I feel the draught." Before she had finished, the head waitress's eyes were staring her out of countenance. The long forefinger again shot out, but no word came. A long breath, compressed lips, and the forefinger were enough. The woman had paid her 25 cents; she must have the dinner; she stayed where she was.

This incident has been used here because it seems typical. Most of the women to whom it has been told have remarked that it was nothing unusual. To the investigator it was an experience of one meal. But to the woman to whom it represents home, coming tired from the day's work to a "home" that she depends upon for relaxation and recuperation of her powers, mental and physical, the humiliation of submitting to such treatment must be severe. "The girls are treated like prisoners," is a common verdict among those who have lived under these circumstances. "The voice of authority is always over them, and they are never allowed to forget it." To many, of course, the value of fairly good food, community life, and the other advantages of these institutions, more than offset the petty tyrannies. Many may chance to encounter actual unpleasantnesses very seldom, and may live happily enough even in the omnipresent atmosphere of authority, to which, it may well be imagined, they become so accustomed as to feel no discomfort. But it is, nevertheless, a barrier that keeps others from entering.

The quality of the food served in the "homes" is some-

times good, sometime not, but usually, so far as could be learned, the quantity is plentiful. One large institution, to be sure, serves scanty rations. The matron in charge complains that the girls are half-starved and that she can do nothing about it. She declares, too, that the institution is making money, but nothing definite in regard to this statement could be ascertained. The girls living in this particular house give various testimony. The majority seem to think, however, that the food is poor and insufficient, and most of them report expenditure for extra food, fruit and crackers in their rooms. Certainly the investigator's one dinner in this building made her loath to risk another. The quality of food in one other institution seems so poor as to be inadequate. After dining at this place the following note was made on the schedules based upon the girls' opinions and the investigator's observation: "Orders scanty, second orders of everything served if desired, but seldom desired." At all the other "homes" visited the food is uniformly adequate. The menus are fairly well selected, and the cooking good. The orders are, in general, well cooked, good-sized and second orders are served upon request. The service, too, is satisfactory. The waitresses are willing, pleasant and quick, and show less indifference than is frequently encountered in more high-priced dining rooms. The tablecloths are of necessity coarse, the dishes thick and there are few superfluous attractions. One can easily conceive, too, that the food might become unbearably monotonous after a time, but, on the whole, it seems adequate.

A very different tale might be told of the basement dining rooms. They are uniformly bad. Usually, the first thing to weary tired eyes and nerves is the physical aspect of these places. In one, the walls are decorated with flamboyant paper of sprawling figures in green and scarlet; on its fly-blown surface hang such well-meaning placards as, "If we please you, tell your friend; if not, tell us," and huge price lists announcing different rates, according as the customer is a "gent" or a "lady." During the summer the single gas jets in the tarnished chandeliers burn hotly in the stifling air; in winter the atmosphere is full of steam and kitchen odors. There are two or three long dining tables covered with badly soiled linen, and silver greasy both to sight and touch, four long rows of vinegar cruets, salts, peppers, plates of bread or biscuit, wilted lettuce and all the dreary accompaniments of such a meal as was to be had

here. Untidy, careless waitresses, as soiled in dress as the table linen, come with the remark rather than the question, "Soup or fish?" and without waiting for an answer, saunter off to return with both. Certainly these places are not attractive. And the food they serve is not palatable. As great a variety as possible of the poorest quality, badly cooked—this, in brief, is the whole story. It may be that, concealed among the many establishments of this description, there are some of a better sort, but the investigator did not happen upon them. All those recommended as especially good, with "fine food," were visited. These recommendations, made in all sincerity, seemed to indicate standards of living very much to be deplored since they allow satisfaction with such food in such surroundings. These are, it must be understood, dining rooms of the \$3-a-week grade.¹ There are other dining rooms serving table d'hôte at \$4 a week and upward, which are attractive in appearance, and thoroughly satisfactory in respect to food and service, but they are beyond the means of the woman on small wages.

The cheapest way of providing food is, of course, to buy raw material and cook it at home. Many landladies will not allow lodgers to cook in their rooms, but, nevertheless, the woman who depends upon doing so can always find lodgings where she may have this privilege. Sometimes 50 cents a week extra is charged for the room if cooking is to be done. Sometimes, though chiefly in the suburbs, the use of the kitchen is granted. Often an oil stove solves the problem.

The weekly cost of food provided in this way is frequently very small. Three sisters, all earning fairly good wages, who have a small suite together, state that it costs them about \$1.25 a week for breakfasts and dinners. They are all strong and well, and adequately fed. The almost absolute lack of waste makes economical living possible. On the other hand, however, an ignorant girl, not capable of good management of her food supplies, may, in the end, find boarding herself anything but economical. "We tried boarding ourselves," said three Jamaica Plain shoe factory girls, "but we bought so much stuff from the baker's windows because it was easy to get and we were tired, that we all got sick, had doctors' bills to pay, and went in debt. So now we find the only way to get along

¹South End dining rooms; three-course dinner—20 cents: Choice 2 soups, 3 meats, 3 vegetables and all kinds of pie or pudding.

is by waiting on table for our board. It's hard work, after factory hours, but at least we get enough food and don't get sick."

It is true that a smaller amount spent for food may mean very much more adequate nourishment when the cooking is done at home. It is a question, however, whether the expenditure of strength which this exacts from a tired woman does not offset the advantage of more wholesome food. The landlady of one girl remarked, "Miss I—— often doesn't have any dinners. She gets home at 7 p. m. from the factory, and is too tired either to go out to dinner and climb the five long flights to her room or to cook anything for herself." And this is not an infrequent case. "I know that I ought to get my meals regularly," said another girl, "but when I get home I am so tired that I don't feel like fussing to go out and buy stuff and bring it home and cook it."

On account of the difficulty of managing the food problem on low wages, many women express the opinion that the most desirable occupation is waiting on table. When meals are included in the wages of the waitress, there is surely plenty of food, but the statements of many of these girls that they spend largely on extra food seem to indicate that in reality the occupation is not so desirable as it seems. This may be due to the insufficiency of the food, or possibly to the irregularity of the meals, or more probably to the lack of desire for food immediately after having served it in large quantities. Waitresses in summer hotels often have fare that is so plain as to be very untempting. In a large hotel there is a separate kitchen, and cook, as well as dining room for the "help." The fare consists of cheap meats, boiled potatoes, bread and butter, and tea and some kind of dessert. Fresh vegetables are seldom served; fruit and salads, never. Sometimes the left-over muffins from the guests' dining room are served at the "help's" breakfast the next day, but beyond this nothing goes from one kitchen into the other. Rules are strict against taking any left-over food from the trays as the waitresses carry them out, and anything of the sort detected by the ever-watchful head steward is punishable by dismissal. Nevertheless, fruit and other portable bits are frequently pocketed "between doors." In some hotels the waitresses are "on watch" one day in every two or three weeks. This consists of being on duty for the late evening train, for early breakfasts and lunches. The reward is the privilege, divided among the three or four who are on watch

together, of eating up all the ice cream left in the freezers, which often is a considerable amount.

In restaurants the fare is less restricted. In most of the places visited the waitresses are allowed "anything on the menu." Rare or unusually expensive foods, like unseasonable fruits and vegetables, are often excepted, and sometimes the waitresses are allowed only the food left unsold from the day before. On the whole, however, employment in restaurants, whether it affords good conditions in other ways or not, does at least provide good food.

The standard of living in respect to food varies considerably for different occupations.¹ The professional woman spends the largest amount on food, but the smallest proportion of income. Her expenditure averages \$3.20 per week for regular meals, and about 50 cents for extra food, so that the whole cost is nearly \$3.70 per week, representing 27.63 per cent. of her income. The clerical woman pays the next highest sum, amounting, with extra food, to \$3.35 per week, although the expenditure for regular board averages but a trifle over \$3.00; the percentage of income spent for food is next to the lowest, 34.91 per cent. The waitress pays almost as much, \$3.31, and the highest percentage of income, 47.17 per cent. The sales girl pays \$3.16, or 46.05 per cent of her income. The factory worker pays the smallest amount for food; her entire expenditure is only \$2.84 per week; or 38.64 per cent. of her income.

Waitresses and kitchen workers appear to spend a larger amount for regular meals than do sales and factory girls. But it should be noted that the figures of food expenditures for these classes are only estimates; meals included in wages are reckoned at the rate of \$3 per week for three meals.

Sales girls, clerical workers and professional women buy the largest amount of extra food; factory workers buy the least. The first group may be more inclined to extravagance. It would seem as if the more adequate incomes of the clerical and professional classes and the possible instinct of indulgence stimulated by surroundings in the sales girl would cause such expenditures, while the low wage of the factory girl would explain the small amount spent in this group both for regular board and for extra food.

A classification of expenditure for food by wage groups is really

¹See Table 1, p. 47.

more serviceable, as it is evident that the grade of the worker in the various occupations standardizes the living more effectually than does the occupation.¹ Between the \$3 to \$5 group and the next higher division there is a large increase in food expenditure. The difference between the \$6 to \$8 group and the next higher is less marked. It thus appears that the increase of income up to \$8 is used to provide a better dietary. The slighter increase, both in regular board and in extra food, between this and the next higher division would seem to indicate that the most pressing needs in these directions are met at about a \$9 wage. With the transition to a still higher wage the increase in expenditure for regular board again becomes marked, showing a distinct advance in standards to a more adequate food allowance for the \$12 to \$14 income. Interesting to note here is the absence of any expenditure for extra food. Evidently board at the rate of \$3.67 per week, the weekly cost of food in the \$12 to \$14 group, is satisfactory. The large outlay for extra food in the \$15 and over division and the decrease in expenditure for regular board indicate that the extra food largely takes the place of regular meals, probably saving many "punches" of the meal ticket. The whole cost of food, regular and extra, increases steadily from the \$3 girl to the highest paid, with the rate of increase smallest between the \$6 to \$8 and the \$9 to \$11 group. The percentage of income spent for food shows a fairly uniform decrease with increasing earnings. Beginning with over 58.30 per cent. of the income for the lowest wage group, it drops to 23.23 per cent. for the highest, or from considerably over one-half the income to slightly less than one-quarter.

There is a marked tendency on the part of the lowest paid workers to seek positions including board.² With the transition from positions including board to those not offering meals as pay comes the first increase of food expenditure. The second notable increase comes between the third and fourth groups, when wages become large enough to afford sufficient food without the necessity of "working overtime" in cooking it.

¹See Table 2, p. 47.

²See Tables 3 and 4, pp. 47, 48.

TABLE 1.—AVERAGE ANNUAL EXPENDITURES FOR FOOD,
BY OCCUPATION.

| Occupation. | Income. | Cost of food at regular meals. | | Cost of extra food. | | Whole cost of food. | |
|-------------------|----------|--------------------------------|-----------------------|---------------------|-----------------------|---------------------|-----------------------|
| | | Amount. | Percentage of income. | Amount. | Percentage of income. | Amount. | Percentage of income. |
| Professional..... | \$695.41 | \$166.43 | 23.93 | \$25.75 | 3.70 | \$192.18 | 27.63 |
| Clerical..... | 499.59 | 156.75 | 31.38 | 17.65 | 3.53 | 174.40 | 34.91 |
| Sales..... | 357.34 | 144.96 | 40.57 | 19.60 | 5.48 | 164.56 | 46.05 |
| Factory..... | 382.37 | 143.27 | 37.47 | 4.48 | 1.17 | 147.75 | 38.64 |
| Waitresses..... | 364.42 | 160.65 | 44.08 | 11.27 | 3.09 | 171.92 | 47.17 |
| Kitchen workers | 342.30 | 156.65 | 45.76 | 0 | 0 | 156.65 | 45.76 |

TABLE 2.—AVERAGE ANNUAL EXPENDITURES FOR FOOD,
BY WAGE GROUPS.

| Wage. | Income. | Cost of food at regular meals. | | Cost of extra food. | | Whole cost of food. | |
|---------------------------------------|----------|--------------------------------|-----------------------|---------------------|-----------------------|---------------------|-----------------------|
| | | Amount. | Percentage of income. | Amount. | Percentage of income. | Amount. | Percentage of income. |
| \$3.00 } 4.00 } | \$231.86 | \$131.64 | 56.90 | \$8.25 | 1.41 | \$134.89 | 58.30 |
| 5.00 } 6.00 } | | | | | | | |
| 7.00 } | 350.15 | 152.23 | 43.48 | 10.00 | 2.86 | 162.23 | 46.33 |
| 8.00 } 9.00 } | | | | | | | |
| 10.00 } | 493.54 | 158.35 | 32.08 | 11.35 | 2.30 | 169.70 | 34.38 |
| 11.00 } 12.00 } | | | | | | | |
| 13.00 } | 629.28 | 190.97 | 30.35 | 0 | 0 | 190.92 | 30.34 |
| 14.00 } 15.00 } and over } | 885.31 | 179.41 | 20.27 | 26.25 | 2.97 | 205.66 | 23.23 |

TABLE 3.—NUMBER OF MEALS RECEIVED AS WAGES, AND NUMBER
DOING OWN COOKING, BY OCCUPATION.

| Occupation. | Number of meals daily as wages. | | | | Own cooking. | |
|--------------------|---------------------------------|---|----|----|--------------|----|
| | 1 | 2 | 3 | 0 | Yes | No |
| Professional..... | 0 | 0 | 3 | 12 | 4 | 17 |
| Clerical..... | 1 | 1 | 4 | 36 | 14 | 48 |
| Sales..... | 0 | 0 | 0 | 18 | 1 | 20 |
| Factory..... | 0 | 0 | 0 | 47 | 3 | 45 |
| Waitresses..... | 2 | 6 | 17 | 8 | 5 | 28 |
| Kitchen workers... | 0 | 8 | 0 | 3 | 5 | 6 |

TABLE 4.—NUMBER OF MEALS RECEIVED AS WAGES, AND NUMBER DOING OWN COOKING, BY WAGE GROUPS.

| Wage. | Number of meals daily as wages. | | | | Own cooking. | |
|------------|---------------------------------|----|----|----|--------------|----|
| | 1 | 2 | 3 | 0 | Yes | No |
| \$3.00} | | | | | | |
| 4.00} | 1 | 2 | 7 | 0 | 0 | 10 |
| 5.00} | | | | | | |
| 6.00} | | | | | | |
| 7.00} | 0 | 12 | 12 | 64 | 13 | 80 |
| 8.00} | | | | | | |
| 9.00} | | | | | | |
| 10.00} | 1 | 3 | 8 | 30 | 10 | 42 |
| 11.00} | | | | | | |
| 12.00} | | | | | | |
| 13.00} | 0 | 0 | 0 | 0 | 1 | 3 |
| 14.00} | | | | | | |
| 15.00} | | | | | | |
| and over } | 0 | 0 | 5 | 4 | 2 | 2 |

CHAPTER V

RENT

Between one-fifth and one-ninth of the working woman's income is spent for shelter. It appears that professional women, clerical employes, sales girls and kitchen workers pay in actual amount approximately the same rent, between \$1.50 and \$1.60 per week, while factory girls and waitresses pay a little over \$1 per week.¹ One would naturally expect that the comparatively high standard of living of professional women would place them at the top of the list in regard to the amount paid for rent. Clerical employes, too, approach this standard, partly because they must come from fairly prosperous circumstances, in order to afford the expense of special business training, partly because they are usually surrounded by industrial conditions that make for high standards. But the higher pay of the professional woman gives her the lowest percentage of income spent for rent, 11.55 per cent., while the clerical worker pays a very large proportion for rent, 16.56 per cent. It will be noted that the relative position of the professional woman in respect to rent expenditure is about the same as it is in reference to food outlay.

The presence of kitchen workers in the class paying the higher rents seems strange. The explanation is found in the fact that most kitchen workers are not young girls; they are usually middle-aged women, and a large percentage of them have others dependent on them. When it has been possible to do so, the investigator has reckoned the share of the rent that should be charged to the persons living with the worker, and, if the latter pays it all, has entered the amount of the formers' share under "support of others." In many cases, however, this was impossible. The large number of such cases in this group is doubtless responsible for the appearance of kitchen workers among the higher rent payers.

It would seem also that sales girls do not properly belong in this group, from the point of view either of education or of income. Evidently their personal standards are influenced by the attractive goods which they often deal in, for their percentage of expenditure

¹See Table 1, p. 59.

for rent is extremely high, 22.3 per cent., or almost one-fourth of their income.

Factory girls and waitresses spend for rent about the same amount, a little over \$1 a week, and about the same proportion of income, 15 per cent. This is natural. In these two occupations the amount of education is likely to be practically equal. Girls with no special knowledge of any kind of work probably enter these occupations, as they afford openings for uneducated, untrained workers. This might be said of sales girls as well, but in stores, especially in the large department stores, the girls come in contact with the beautiful. Everything is kept up to a high standard, from the scrubbing of the floors to the care of stock and personal appearance. Constant contact with light and color would naturally tend to create a distaste for dirty and stuffy lodgings. Factory girls, on the other hand, see the seamy side of things. The conditions that surround the workers in many factories, despite the sanitary laws, are suggestive of the sordid. The investigator occasionally visited girls in their noon hours at factories of various sorts and found conditions generally depressing.

In one factory of a well-known hat company the women stitch all day in a gloomy room with bare and dirty brick walls, the floor cluttered with crumbs, crusts and dirty cups from the brief lunch on the work tables. They work ten hours a day, only stopping long enough to heat some cold tea at noon. Every minute during the day counts toward the few weekly dollars; the investigator felt guilty in taking their attention even for a moment. In a box factory the girls take off their street suits and put on old skirts and waists matted with glue and dirt, in which they spend ten hours a day "scoring," cutting and snipping, wetting great sheets of paper with paste by laying them on a board thinly spread and lifting the heavy finished boxes back and forth, or deftly covering little ones and throwing them rapidly into a basket, at a few cents a day. In an overall factory the light is so poor, and soot-caked windows make it so dim, that some of the women who work there say that they cannot stand the eye-strain and will have to seek work elsewhere. In one shoe factory town many complaints are heard about the ventilation; in winter the windows are kept closed until the girls' shirt waists are wet with perspiration. Then at 5 they suddenly emerge into the winter air and consequently have perpetual coughs. What kind of

life is this to inspire women to cultivate the niceties of home life? Their energy and their patience are exhausted at the end of ten hours of close application at piece-work, and little is left for ambition to work upon.

The investigator spent two weeks as waitress in one of the best hotels in New England, a hotel where conditions of work and of living for the help are, from all that could be learned from the waitresses, far above the average. Convenient devices were everywhere in evidence for making the labor of cooking, serving and dish-washing expeditious and smooth-running. The organization was well-planned and well-managed. But the kitchens were not clean, and one of the most frequent and heart-felt remarks heard in the servants' dining-room and kitchen was, "I'm glad I don't have to eat the stuff that's cooked out there. Those poor guests little know what they're eating." These unappetizing conditions have an obvious effect upon the waitresses. Seeing the food manipulated before they take it on their trays frequently causes indifference and sometimes lack of conscience in serving. A certain attitude of irresponsibility toward the food becomes the normal standard, and even girls who seem to be naturally fastidious drop into this attitude.

On the whole, then, the marked difference between the rent paid by sales girls and by factory girls and waitresses indicates that working conditions do have a tangible effect in elevating or lowering the standard of living.

The amount spent for rent rises as income increases, while the percentage of income taken by this expenditure falls. In both these respects the cost of rent bears the same relation to income as that of food.¹ The amount increases from less than \$1 per week for the \$3 to \$5 wage group to over \$2 per week for the \$15 and over wage group, but the percentage declines from 21.56 to 13.06. The advance in expenditure for rent, as for food, is especially marked in the case of the second, or \$6 to \$8 wage group, as compared with the lowest, or \$3 to \$5 wage group, namely, from less than \$1 per week to nearly \$1.50 per week. It appears that the first increase in the amount of income goes largely for better lodgings and board. A sharp drop in the percentage of rent expenditure comes with the \$9 to \$12 wage, indicating that here the essential decencies and comforts of living conditions have been achieved.

¹See Table 2, p. 59.

The whole story of standards in rent, however, is not told in terms of dollars and cents, as over one-third of the total number live in the suburbs and this tends to make the general average of rent paid among these workers lower than the city average.¹ One-quarter of the professional women, one-third of the kitchen workers and factory workers and two-thirds of the clerical workers concerning whom information was obtained are suburbanites.²

Roommates are another form of economy in rent. And hall bedrooms, unheated rooms, rooms without light, all come cheap, and reduce the ratio of rent to income. If a fair priced room is divided among two or more occupants, the cost to the individual immediately drops to an amount that would come far short of paying for adequate living conditions by itself. But this is at a cost of privacy and independence which make it doubtful whether a large room shared in this way is any more adequate than a small unheated room held in sole possession.³ The tables show that 16 out of 28 professional women report no roommate; 11 report one roommate; 1 reports two. The clerical division shows only 13 out of 62 reporting no roommate; 30 share their room with one; 19 share with two or more. Sales girls in this respect apparently preserve a much more adequate standard. Thirty-one out of 52 report a room to themselves; 16 have one roommate; 5 have two or more. Factory girls report 17 out of 57 living in single rooms, 25 sharing with one, 15 with two. The fact that 62 per cent. of the entire number of women are living two or more in a room adequately explains the generally low average of expenditure for rent. The wear and tear on an individual is doubtless very much less when she lives with members of her own family and not with strangers. In a total of 134 cases of girls not living alone in their rooms, 43 live with relatives.

A living wage can perhaps purchase nothing which is of greater value than the luxury—which should really be considered a necessity—of a room to one's self. Sharing one's room is the easiest, and, as the tables show, the most common way, of reducing rent expenses. By doing so a girl can afford a room that would otherwise be beyond her means, in point of size, warmth, comfortable

¹See Tables 8 and 4, pp. 59, 60.

²To the rent of this class should be added car fares when suburban and city rents are compared.

³See Tables 5 and 6, pp. 60, 61.

furnishing and general good surroundings, both in the house and the quarter of the city in which it is situated. Individual taste varies in no respect more than in these details. Some women are happier in a cold attic room in an attractive part of the city than in an entirely comfortable place where the sights and sounds around them and the atmosphere of the street through which they have to pass are distasteful. Others care little about exterior surroundings that do not touch them directly, provided that they are satisfied with their own corner.

The returns in regard to neighborhoods are unsatisfactory and can be classified in no hard-and-fast manner, for the "goodness" or the "badness" of a neighborhood, unless it be extreme, depends largely upon the individual viewpoint. The matter of adequate comforts and necessities of living, however, is more definite. In the case of women workers, whose nights for the most part are spent in their own rooms, size is an important item of comfort from the recuperative standpoint. The majority live in small rooms.¹ This means, in the city, hall bed-rooms, in the suburbs, rooms corresponding more or less in size to the hall bed-room. Eighty-four report living in large rooms; 142 in small rooms. As the number reporting roommates is 134, it is evident that some among this number are sharing even small rooms with another person. This is true especially in tenements of the West End. The investigator noted one case in which three Russian Jewish girls shared one tiny room, which was barely large enough for one double bed in which the three slept, a bureau and one chair. The room contained one window, looking out upon a small court, and opened into the common room of the family, which was used for cooking, eating, laundry and general living purposes. This was the only case found by the investigator of three persons in one small room. There were several cases, however, in which such a room was shared by two girls.

The number of rooms having no windows is 22 out of 219.² Though but a small proportion of the rooms have no direct outside ventilation, the fact that there are any of this sort in which girls must sleep seems too barbarous a condition to be tolerated. The rents for such rooms are, of course, very low. Sometimes the indirect supply of air from windows in the next room seems more

¹The size of the room has been determined by the investigator's opinion of sufficient or insufficient size.

²See Tables 7 and 8, pp. 61, 62.

adequate than the direct ventilation that some rooms have from a small court on which innumerable other windows open. The investigator noted a few cases in which the windowless room opened by large double doors into a well-ventilated room, and was informed that the problem was solved by having these doors open at night, thus practically turning the apartments into one large room. This, of course, could be done only when the next room was occupied either by relatives or friends who were willing to allow such a privilege. Some cases there were in which the windowless room opened into an equally windowless hallway, and had no possibility of any circulation of air. The majority of the rooms, however, have outside ventilation, and but few of them open on a small court or air-shaft. All but 65 in a total of 204 report sunshine in their rooms during some part of the day. It should be stated that the investigator has dealt with but few cases in the over-crowded foreign quarters of the city. Doubtless an investigation of housing among the tenement dwellers would reveal less encouraging conditions. The lodging houses of Boston, however, so far as the results of this investigation show, do not lack in general for light and air.

The matter of lighting is of less importance than sun and air, but still is a factor in the adequacy of a room.¹ The greater number are lighted with gas. Of a total of 223 rooms reported, only 16 have electric lights; 71 have kerosene lamps. But the kind of light is comparatively immaterial. It is the quantity and situation of light in the room that is significant. On this point the data are not satisfactory. Oftentimes, and almost always in the working girls' homes, the light seemed to the investigator inadequate for reading or sewing, but was rarely the subject of complaint by the occupant of the room. Eye-strain could quite as often be accredited to poor lighting during the day at work, or to abuse of the eyes then, as to the small remote gas jets in the room at night. As a general condition, however, the gas jets are small and remote, entirely inadequate for more than one occupant of a room, and are almost never provided with burners giving a good light. In one of the smaller working girls' homes each room is provided with a drop-light, but this is rare.

The most important detail in both the cost and the comfort of a room is the amount of heat provided.² Only 80 of the total of

¹See Tables 9 and 10, pp. 62, 63.

²*Ibid.*

191 rooms reported are furnace-heated; 17 are warmed by coal stoves; 8 by oil stoves; 86 have no heat whatever. An unheated room is not so bad when the woman can use the rest of the house for general living purposes, but becomes a real factor in physical deterioration when it is used, as is ordinarily the case with women lodgers, as a general living room. In some cases where the hallway is heated, and the room is specially sheltered, or gets much sunshine, the discomfort is not so great, except during really severe weather. Complaints about cold rooms are rare. In general, however, unheated rooms, even to one accustomed to cold, must be, if not a severe discomfort, at least a serious drain upon vital energy.

Next in importance, if not surpassing the physical features of the room itself, come the rights and privileges in the house.¹ When there is a bathroom the lodger always has the use of it. In 96 cases out of 226 reported, the house has no bathroom. This usually means in a tenement or apartment building a toilet in the hall used in common by all the dwellers on a floor or in a building. The toilet is usually a tiny dark closet in the hall lighted artificially, if at all, and almost totally unventilated and uncleansed.

The privilege of using a parlor in the house is of secondary importance. For the occupant of an unheated room the privilege may be valuable. The parlor is usually a reception room in which to entertain callers. This, as has been pointed out, has less bearing on the problem of adequate accommodations, which is one of privacy and not of etiquette, than might superficially appear. The returns show that 127 out of a total of 229 have such privileges. This proportion is doubtless large, because of the number of women living in homes for working women, and in suburban private homes.

A privilege considered of primary importance by women is that of doing one's own laundry. Of 232 reporting, 168 have the privilege, and many of the 64 not having it do bits of laundry "on the sly." The institutions always give this privilege. Sometimes a small charge of ten cents is made, as at the Grey Nuns' Home, for the use of heat for the irons. The girls always buy their own soap and starch. Laundry is expensive, and most women, even when tired after a hard day's work, would rather "earn the money" themselves by doing their own scrubbing than pay it to any one else.

The effects of increase of income upon housing conditions can

¹See Tables 11 and 12, pp. 63, 64.

be traced to some extent. The distribution according to city or suburbs seems not to be affected by the wages earned, possibly because some women earning low wages live in the suburbs for the reason that they have work there, while those receiving higher wages and working in the city have car fare to pay, if they move into the suburbs, which equalizes the difference between city and suburban rent. An increase in income evidently goes in part at least to securing a room without a roommate. In the lowest wage group between one-fourth and one-fifth share their room with *more than one* roommate. The proportion drops to less than one-fifth in the next higher wage group, and in the two highest wage groups disappears entirely. Again, almost 90 per cent. of the number giving information from the lowest wage group have one or more roommates, while less than 25 per cent. of the highest wage group have roommates. Evidently a value is set upon having a room to one's self, and roommates are not in general chosen because of the companionship which they afford.

The size of the room is apparently of lesser importance. No very marked variation in this occurs between the lowest and highest wage groups. In the matter of ventilation, the two highest wage groups do not report any windowless rooms, but the number of windows, apparently, does not vary with the different groups. This is probably because the low-paid girl can have a large room with more than one window by sharing it with one or more other girls, while the high-wage girl who can afford a room alone has to content herself with a room of smaller dimensions. The proportion of sunny rooms rises directly with the increase of income, being valued evidently next to privacy. The proportion using kerosene lamps for light decreases with increasing wages, though always, excepting in the lowest wage group, gas predominates. The percentage having no heat is another detail that decreases steadily with increasing wages.

It appears that the chief advantages which the girl on higher wages gains by her ability to pay higher rent are a room to herself, heat of some sort and sunshine. These advantages come to the majority only when the wage has reached at least \$9.

It is somewhat astonishing to discover the large proportion of women who are unable to secure the advantages of privacy through rooming alone and the social amenity of an opportunity to receive

callers outside of their own room, while from the point of view of health the number who live in unheated rooms presents a serious factor. Forty-five per cent. of those who reported are thus seen to be forced to meet the dangers to health which may come from an unheated living room. On the other hand, even including the privileges of a reception room which come through the working girls' homes, about 35 per cent. are forced either to surrender the privileges and pleasures of social relationship with men, or to overstep the boundaries of conventionality. Here then, may be found the fundamental basis for the lack of certain social properties and even moralities on the part of our working girls. With cold rooms, with no opportunities to receive guests and without the privacy even of a single room fully 35 per cent. of our working girls, if these proportions may be considered typical, are in danger of overstepping social and moral law. These conditions may be distinctly traced not only to the inadequate wage which our working women receive, but to our effete laws which have failed to keep pace with the changing conditions of home environment on the part of such a large group of its working citizens. Furthermore, poor economy is presented in the makeshift housing opportunities offered by the average landlady who, with little capital and no ability, is endeavoring to make her living in the face of a landlord ignorant of how to equip his tenement so as to receive a good return or to give adequate accommodations.

It is important, finally, to discover in the case of the girl living at home the amount paid per week and how many of the essential expenses of living it provides.¹ The headings in the tables represent only the more obvious necessities. Much more in the way of service and privileges, both trifling and important, comes to the girl living in a family than can possibly be classified or analyzed. It is also true that the girl so living gives to the family much more than the value of her weekly payments. She has often the place of a daughter in the house, even when the family is not her own, and with this place go duties and responsibilities as well as privileges. She usually helps with the housework, the family cooking and cleaning, the laundry and sewing. These duties, coming outside of her regular working day, are as truly "secondary work" as the cooking, laundry and cleaning that the girl by herself in lodgings does to make ends meet, and differ but little in effect from the

¹See Table 18, p. 64.

evening and holiday sewing, typewriting, or table waiting that other girls do in order to have their cooking and laundry done for them. Oftentimes, however, these duties are not required, while, on the other hand, many extra services are included in the relatively small weekly payment for lodging. The housework is all done for her, her room is cared for, her laundry and mending done, sometimes her sewing as well. The working girl in a home like this is fortunate, indeed, for much of the physical and mental strain of self-support is lifted from her shoulders and she is relieved of the hardest part of the struggle of earning her living.

It appears that in all cases in which information was obtained the weekly amount of \$3.06 to \$6.43 pays for board and, in all but one case, for room; in 59 out of 73 cases it pays for laundry; in 24 out of 70, for clothing; and in 46 out of 67, for mending. In possibly 25 per cent. of the cases the average payment of \$4.63 per week pays practically all the necessary expenses. The average earnings of this group are \$7.76 per week.

Among the girls on low wages some give their services in entire payment of room and board, many make a regular bargain of payment in part money and part service, and others contribute their services in return for the many extra comforts of their life. Only 13 out of 85 cases giving this information report no household duties. In 60 cases it is *possible* that the girl is working either for the sake of spending money or to help somewhat toward her own support. In the greater number of cases, however, the payment covers only board and room, frequently laundry, and sometimes the small but important service of mending. It is perhaps a fair amount to pay for board and room when the cost to the family of the extra person is considered. But the home privileges which go with it cannot be purchased in a lodging house or restaurant for any price, and it is the privileges that make this kind of living real economy to the woman worker, freedom beyond the four walls of one room, social companionship and variety of diet and living. As these privileges are worth more than money to her, so she pays for them not with money but with her own service.

TABLE 1.—AVERAGE ANNUAL EXPENDITURES FOR RENT,
BY OCCUPATION.

| Occupation. | Average income. | Average expenditure for rent. | |
|----------------------|-----------------|-------------------------------|-----------------------|
| | | Amount. | Percentage of income. |
| Professional..... | \$695.41 | \$80.33 | 11.55 |
| Clerical..... | 499.59 | 82.73 | 16.56 |
| Sales..... | 357.34 | 79.70 | 22.30 |
| Factory..... | 382.37 | 55.76 | 14.58 |
| Waitresses..... | 364.42 | 53.29 | 14.62 |
| Kitchen workers..... | 342.30 | 82.17 | 24.00 |

TABLE 2.—AVERAGE ANNUAL EXPENDITURE, FOR RENT,
BY WAGE GROUPS.

| Wage. | Average income. | Average expenditure for rent. | |
|----------|-----------------|-------------------------------|-----------------------|
| | | Amount. | Percentage of income. |
| \$3.00 | | | |
| 4.00 | | | |
| 5.00 | | | |
| 6.00 | | | |
| 7.00 | 350.15 | 71.83 | 20.51 |
| 8.00 | | | |
| 9.00 | | | |
| 10.00 | 493.54 | 74.81 | 15.16 |
| 11.00 | | | |
| 12.00 | | | |
| 13.00 | 629.28 | 93.66 | 14.88 |
| 14.00 | | | |
| 15.00 | | | |
| and over | 885.31 | 115.59 | 13.06 |

TABLE 3.—EXTENT OF SUBURBAN RESIDENCE, BY OCCUPATION.

| Occupation. | Number reporting place of residence. | Number living in city. | Number living in suburbs. |
|----------------------|--------------------------------------|------------------------|---------------------------|
| Professional..... | 22 | 15 | 7 |
| Clerical..... | 61 | 36 | 25 |
| Sales..... | 60 | 44 | 16 |
| Factory..... | 71 | 43 | 28 |
| Waitresses..... | 7 | 5 | 2 |
| Kitchen workers..... | 12 | 8 | 4 |
| Total..... | 233 | 151 | 82 |

TABLE 4.—EXTENT OF SUBURBAN RESIDENCE, BY WAGE GROUPS.

| Wage. | Number reporting place of residence. | Number living in city. | Number living in suburbs. |
|------------|--------------------------------------|------------------------|---------------------------|
| \$3.00 | | | |
| 4.00 | 18 | 11 | 7 |
| 5.00 | | | |
| 6.00 | | | |
| 7.00 | 125 | 76 | 49 |
| 8.00 | | | |
| 9.00 | | | |
| 10.00 | 77 | 43 | 34 |
| 11.00 | | | |
| 12.00 | | | |
| 13.00 | 15 | 8 | 7 |
| 14.00 | | | |
| 15.00 | | | |
| and over | 9 | 7 | 2 |
| Total..... | 244 | 145 | 99 |

TABLE 5.—NUMBER OF ROOMMATES, BY OCCUPATION.

| Occupation. | Total number reporting number room-mates. | Number reporting 1 room-mate. | Number reporting 2 or more room-mates. | Number reporting no room-mate. | Number reporting room-mate relative. | Number reporting room-mate not a relative. |
|--------------------|---|-------------------------------|--|--------------------------------|--------------------------------------|--|
| Professional..... | 28 | 11 | 1 | 16 | 4 | 8 |
| Clerical..... | 62 | 30 | 19 | 13 | 14 | 38 |
| Sales..... | 52 | 16 | 5 | 31 | 10 | 11 |
| Factory..... | 57 | 25 | 15 | 17 | 0 | 0 |
| Waitresses..... | 4 | 2 | 2 | 0 | 1 | 3 |
| Kitchen workers... | 12 | 5 | 3 | 4 | 4 | 4 |
| Total..... | 215 | 89 | 45 | 81 | 43 | 64 |

TABLE 6.—NUMBER OF ROOMMATES, BY WAGE GROUPS.

| Wage. | Total number reporting number of room-mates. | Number reporting 1 room-mate. | Number reporting 2 or more room-mates. | Number reporting no room-mate. | Number reporting room-mate a relative. | Number reporting room-mate not a relative. |
|-------------------|--|-------------------------------|--|--------------------------------|--|--|
| \$3.00 | | | | | | |
| 4.00 | 18 | 12 | 4 | 2 | 10 | 6 |
| 5.00 | | | | | | |
| 6.00 | | | | | | |
| 7.00 | 106 | 42 | 20 | 44 | 28 | 34 |
| 8.00 | | | | | | |
| 9.00 | | | | | | |
| 10.00 | 62 | 22 | 5 | 35 | 15 | 12 |
| 11.00 | | | | | | |
| 12.00 | | | | | | |
| 13.00 | 15 | 9 | 0 | 6 | 2 | 7 |
| 14.00 | | | | | | |
| 15.00 and over | 13 | 5 | 0 | 8 | 0 | 5 |
| Total..... | 214 | 90 | 29 | 95 | 55 | 64 |

TABLE 7.—SIZE OF ROOM AND EXTERIOR LIGHT, BY OCCUPATION.

| Occupation. | Size of room. | | Windows. | | | Sunlight. | |
|---------------------|---------------|--------|----------|--------------|-------|-----------|-----|
| | Large. | Small. | One. | Two or more. | None. | Yes. | No. |
| Professional..... | 11 | 18 | 16 | 11 | 2 | 21 | 6 |
| Clerical..... | 22 | 39 | 32 | 22 | 8 | 40 | 21 |
| Sales..... | 16 | 39 | 27 | 23 | 4 | 32 | 19 |
| Factory..... | 25 | 39 | 32 | 19 | 6 | 35 | 15 |
| Waitresses..... | 4 | 1 | 2 | 3 | 0 | 3 | 0 |
| Kitchen workers.... | 6 | 6 | 6 | 4 | 2 | 8 | 4 |
| Total..... | 84 | 142 | 115 | 82 | 22 | 139 | 65 |

TABLE 8.—SIZE OF ROOM AND EXTERIOR LIGHT, BY WAGE GROUPS.

| Wage. | Size of room. | | Windows. | | | Sunlight. | |
|-------------------|---------------|--------|----------|--------------|-------|-----------|-----|
| | Large. | Small. | One. | Two or more. | None. | Yes. | No. |
| \$3.00 | | | | | | | |
| 4.00 | 6 | 10 | 6 | 9 | 1 | 10 | 5 |
| 5.00 | | | | | | | |
| 6.00 | | | | | | | |
| 7.00 | 34 | 82 | 53 | 45 | 12 | 69 | 30 |
| 8.00 | | | | | | | |
| 9.00 | | | | | | | |
| 10.00 | 19 | 45 | 33 | 21 | 9 | 44 | 16 |
| 11.00 | | | | | | | |
| 12.00 | | | | | | | |
| 13.00 | 5 | 13 | 7 | 8 | 0 | 11 | 3 |
| 14.00 | | | | | | | |
| 15.00 and over | 8 | 14 | 10 | 6 | 0 | 8 | 8 |
| Total..... | 72 | 164 | 109 | 89 | 22 | 142 | 62 |

TABLE 9.—ARTIFICIAL LIGHT AND HEAT, BY OCCUPATION.

| Occupation. | Light. | | | Heat. | | | |
|----------------------|--------|--------------|------------|----------|-------------|------------|----------|
| | Gas. | Electricity. | Kero-sene. | Furnace. | Coal stove. | Oil stove. | No heat. |
| Professional | 18 | 0 | 10 | 13 | 4 | 0 | 6 |
| Clerical..... | 34 | 13 | 15 | 25 | 3 | 0 | 12 |
| Sales..... | 39 | 2 | 14 | 20 | 3 | 6 | 23 |
| Factory..... | 39 | 0 | 23 | 18 | 2 | 0 | 39 |
| Waitresses..... | 4 | 0 | 0 | 2 | 1 | 1 | 1 |
| Kitchen workers..... | 2 | 1 | 9 | 2 | 4 | 1 | 5 |
| Total..... | 136 | 16 | 71 | 80 | 17 | 8 | 86 |

TABLE IO.—ARTIFICIAL LIGHT AND HEAT, BY WAGE GROUPS.

| Wage. | Light. | | | Heat. | | | |
|-------------------|--------|--------------|------------|----------|-------------|------------|----------|
| | Gas. | Electricity. | Kero-sene. | Furnace. | Coal stove. | Oil stove. | No heat. |
| \$3.00 | | | | | | | |
| 4.00 | 7 | 1 | 9 | 3 | 1 | 1 | 12 |
| 5.00 | | | | | | | |
| 6.00 | | | | | | | |
| 7.00 | 74 | 3 | 32 | 40 | 1 | 2 | 57 |
| 8.00 | | | | | | | |
| 9.00 | | | | | | | |
| 10.00 | 38 | 2 | 21 | 24 | 5 | 1 | 16 |
| 11.00 | | | | | | | |
| 12.00 | | | | | | | |
| 13.00 | 14 | 0 | 5 | 10 | 0 | 1 | 1 |
| 14.00 | | | | | | | |
| 15.00 and over | 11 | 0 | 3 | 10 | 1 | 0 | 0 |
| Total..... | 144 | 6 | 70 | 87 | 8 | 5 | 86 |

TABLE II.—HOUSE PRIVILEGES, BY OCCUPATION.

| Occupation. | Use of bathroom. | | Use of parlor. | | Laundry privileges. | |
|----------------------|------------------|-----|----------------|-----|---------------------|-----|
| | Yes. | No. | Yea. | No. | Yes. | No. |
| Professional..... | 17 | 12 | 18 | 10 | 19 | 9 |
| Clerical..... | 46 | 18 | 50 | 19 | 51 | 16 |
| Sales..... | 34 | 21 | 21 | 34 | 36 | 19 |
| Factory..... | 21 | 40 | 31 | 29 | 49 | 16 |
| Waitresses..... | 5 | 0 | 3 | 2 | 4 | 1 |
| Kitchen workers..... | 7 | 5 | 4 | 8 | 9 | 3 |
| Total..... | 130 | 96 | 127 | 102 | 168 | 64 |

TABLE 12.—HOUSE PRIVILEGES, BY WAGE GROUPS.

| Wage. | Use of bathroom. | | Use of parlor. | | Laundry privileges. | |
|----------------------|------------------|-----|----------------|-----|---------------------|-----|
| | Yes. | No. | Yes. | No. | Yes. | No. |
| \$3.00 | | | | | | |
| 4.00 | 1 | 1 | 11 | 6 | 15 | 3 |
| 5.00 | | | | | | |
| 6.00 | | | | | | |
| 7.00 | 69 | 47 | 58 | 56 | 80 | 31 |
| 8.00 | | | | | | |
| 9.00 | | | | | | |
| 10.00 | 33 | 28 | 32 | 33 | 43 | 21 |
| 11.00 | | | | | | |
| 12.00 | | | | | | |
| 13.00 | 16 | 1 | 11 | 5 | 11 | 4 |
| 14.00 | | | | | | |
| 15.00 and over | 11 | 3 | 12 | 5 | 12 | 5 |
| Total..... | 130 | 80 | 124 | 105 | 161 | 64 |

TABLE 13.—CONTRIBUTIONS TO SUPPORT OF FAMILY BY WOMEN WORKERS LIVING AT HOME.

| Wage. | Average amount paid per week. | Percentage of income. | Number pay for | | Pay for laundry. | | Pay for clothes. | | Pay for mending. | |
|----------------------|-------------------------------|-----------------------|----------------|-------|------------------|-----|------------------|-----|------------------|-----|
| | | | Board. | Room. | Yes. | No. | Yes. | No. | Yes. | No. |
| \$3.00 | | | | | | | | | | |
| 4.00 | \$3.06 | 68.78 | 10 | 11 | 5 | 3 | 4 | 4 | 6 | 2 |
| 5.00 | | | | | | | | | | |
| 6.00 | | | | | | | | | | |
| 7.00 | 4.45 | 66.08 | 41 | 44 | 31 | 7 | 13 | 22 | 23 | 10 |
| 8.00 | | | | | | | | | | |
| 9.00 | | | | | | | | | | |
| 10.00 | 6.43 | 67.75 | 17 | 17 | 15 | 2 | 7 | 11 | 13 | 5 |
| 11.00 | | | | | | | | | | |
| 12.00 | | | | | | | | | | |
| 13.00 | 4.33 | 35.78 | 7 | 7 | 7 | 0 | 0 | 6 | 3 | 3 |
| 14.00 | | | | | | | | | | |
| 15.00 and over | 4.01 | 23.55 | 4 | 3 | 1 | 2 | 0 | 3 | 1 | 1 |
| Total..... | ..... | ..... | 79 | 82 | 59 | 14 | 24 | 46 | 46 | 21 |

CHAPTER VI

CLOTHING

There is a widespread notion that the working girl spends her money largely on clothes. A group of shop girls was heard discussing their reputation for extravagance in this respect with a certain amount of indignation. "I know why people think that of us," said one. "It is because the less money you have to spend on clothes the less you can afford 'plain' things. In underclothes, for instance, the very cheapest things are loaded with ugly coarse lace, and this is true of hats, suits and all kinds of clothes, so we often look as if we were extravagant and trying to be showy when really we haven't the money to buy something a little better in quality, much better in taste, and a lot more durable. These people who make that criticism only see that the plain things which they look at are cheaper than the trimmed. They don't know that there are still cheaper things, which they don't even see, that we have to buy, whether they offend our taste or not."

There is doubtless some truth in this statement, and there is also an element of human nature, a longing for something bright and pretty at the expense of wise selection. A newspaper account of one shop girl's experience contains a story in point: "And for a best waist," said the girl, "I just went and got what I wanted. It was pink silk with black buttons on it. I felt as if I couldn't live without it, and I paid \$5. It didn't last but four or five times' wear, and then it began to crack. I could just have cried when I saw that crack, for I knew I wouldn't get another nice waist for one while, and I was so afraid I would have to wear those awful black things to church. But I don't think I could have stood it not to get that pink waist." The next year, having learned wisdom with experience, she bought four yards of white Danish cloth for sixty cents, made a waist herself, and trimmed it with red French knots which cost five cents.

The results of this investigation certainly do not support the common opinion regarding the working girl's extravagance in the matter of dress. On the contrary, it appears that, as a rule, in the long year-in-year-out run, with the individual and with the group,

only so much of the weekly earnings as is left after almost everything else is bought goes for really necessary clothing. Of course, there are cases of unwise and ill-judged purchases. But the woman worker on low wages, while she may sacrifice comfort to appearance occasionally, has not so many comforts that she can easily dispense with any of them. It is true that, with an increase in earnings, money which might possibly be saved may often be spent on extending the wardrobe—"improving the standard of dress."

This tendency is not, however, necessarily culpable. To any one who has been in contact with many working women the statement that "it pays to dress well" must have a familiar sound. It is, indeed, so universally accepted a conclusion that one is forced to believe that there must be at least some truth in it. Many women affirm that good clothes are absolutely necessary in getting a position, useful in holding it, and valuable in securing promotion; and many in unquestionable sincerity devote capital or credit to the purchase of "something decent" when they go the rounds of the employment bureaus. In a discussion of wise principles of living in one of the working girls' clubs of Boston one of the points emphasized was this: "The necessity of considering dress first, because your position depends on dress." One woman earning \$8 a week as saleswoman writes on her schedule: "Every cent aside from my living expenses has been *invested* in clothes. A poorly clad saleswoman draws a small salary and often finds it hard to obtain a position. I have proved to my own satisfaction that an up-to-date toilet goes a great way in securing and holding a position. A girl *must* be well and stylishly dressed, and, consequently, she has to scrimp on other things." And then she adds: "Clothes seem to 'make the man' in the drygoods business, certainly."

This woman's schedule, however, shows that she does not "scrimp" to the extent of denying herself many things necessary for health or reasonable comfort. She lives in a suburb where pleasant rooms are to be had for comparatively little. The cost of rent is \$1.50 per week, and she describes her room as large, with two windows, lighted with gas, furnished with a couch, chiffonier, reading table, Morris chair, rocker, window seat and four rugs. Her car fares cost sixty cents per week to and from work; her lunches, twenty-five cents per day. She is fortunate in having very good breakfasts and suppers with her mother, who lives near, at

the cost merely of butter, eggs and fruit, which amounts to \$1 per week. Her mother also does her laundry for her. For illness she has the "store doctor" of the department store where she works with no charge. Medicine cost \$3 and dentistry \$35. She spent \$10 for pleasure, \$2.60 for insurance, \$5 for support of others and \$10 for gifts. Incidentals amounted to \$9 and she saved \$14.50. What remained for clothes after these expenses were paid was less than \$90—certainly no extravagant sum. The woman notes that without help from her mother she could not have lived on her salary. Doubtless she would have lived on it, but at the sacrifice of some of the expenditures that she now considers necessary.

Concerning installment buying, opinions are many and various. The majority of the women condemn it as a bad plan, but recognize it as a necessity for some people under certain conditions. One woman, for example, states that she has a young son to provide for and that she is obliged to resort to installment buying very often. She knows a firm on whose credit she can buy at all the stores, paying them the per cent. on the amount of her purchases for the credit. Consequently she is almost never out of debt. Most working women see clearly the lack of economy of credit buying as well as the danger to morals. Very few would resort to this practice from choice. In general, it is regarded as a necessary hardship, forced upon the poor in all kinds of buying, in the case of provisions, fuel, furniture, even insurance, as well as clothing. The cause back of it all is insufficient capital.

It is difficult, if not impossible, to fix upon any common standard of clothing for women workers. The various occupations involve very different requirements as regards dress. Individual taste also varies widely. The faculty of economy or "managing" ability is equally variable. Personal differences in respect to taste and economy are evident in all expenditures, but nowhere perhaps to a greater extent than in the outlay for clothing. One woman, for example, lived for seventeen weeks while out of work on \$47, and bought at the same time her entire winter wardrobe for \$7.56. The latter consisted of the following articles:

| | |
|---------------------------------------|--------|
| 1 blue serge suit—coat and skirt..... | \$2.00 |
| 1 black cloth skirt | 1.43 |
| 1 wool dress | 2.50 |
| 1 warm winter jacket | .75 |

| | |
|--------------------------|--------|
| 1 hat | .05 |
| 3 belts | .03 |
| 2 yards of veiling | .05 |
| 1 pair of shoes | .50 |
| 1 pair of rubbers | .25 |
| <hr/> | |
| Total | \$7.56 |

Of course, the woman made all these things herself, mostly by hand, since she had no machine and could only borrow the use of one occasionally. Training as lady's maid and seamstress, which she had had in her younger days, stood her in good stead, and bits of material bought at bargain sales went a long way under her contriving fingers. A bunch of wire for two cents, and a large bunch of old-fashioned chenille for three cents were worked up into a really presentable hat. A bit of heavy material here, and a shop-worn or damaged remnant there, made her a coat, a suit and a dress. No woman in a regular position would be able thus to work for her clothes. The case is an extreme example of that possibility of getting much for little money by adding to cash, time, work and cleverness, which makes expenditures for clothes so variable.

One woman says that she seldom buys anything, because her old clothes can be made over and over and with care practically never wear out. Another woman states her problem simply: "I buy what I can, and go without what I need." One young girl, who has been on her own resources since childhood and never earned over \$5, when asked how she could dress for a year on \$10, replied that when her clothes were worn out she simply had to hold on to them and *make* them last longer. Many exhibit their wardrobes with much pride as they tell of various methods of economizing. Buying out of season and watching for bargain sales are the chiefest of these. Shop girls have the advantage here, since they are on the "inside track." In some stores the girls are allowed a certain amount of time away from their counters for shopping in the store during the part of the day when there are not many customers. One saleswoman bought a very good heavy coat, when the store was anxious to get the winter stock cleaned out in the spring, for 98 cents. She bought a rain coat for \$1.98 from stock which she herself had sold for \$8. A neat gray skirt, which she wore all summer, cost her 98 cents. Many stores give a discount to their employes.

This discount is usually from 5 to 10 per cent., and is sometimes greater for goods to be worn in the store, on the principle possibly that a certain rather high standard of dress is required of the sales girl. Credit is allowed by some stores for a limited time, two weeks or a month. The penalty for not paying up on time is forfeiture of the privilege of buying on credit. In shoe factories and rubber factories the girls often can buy "at cost."

While there are possibilities of economy for sales girls, there are, on the other hand, rather high requirements and a tendency to even higher ambitions for good dressing. Sometimes white waists are required, sometimes black. Even when no definite requirements are laid down, a neat and attractive appearance is demanded. It is almost a superstition with the sales girl that the greatest show of up-to-dateness makes the largest number of sales, and hence is the making of a valuable saleswoman. Whether this be true or not, need not be discussed here. Its effect on the account book is seen in the many entries for the latest novelty in neckwear or in coiffure, as well as for skirts and shirt waists.

Clerical and professional women, for the most part, also recognize the necessity of good clothes and attractive appearance. Waitresses usually have to provide themselves with a definite uniform, which, however, does not vary so much from place to place that new outfits have to be purchased at every change. It merely requires a small investment to begin with. The investigator's position in a good summer hotel called for black dresses with small aprons for breakfast and lunch, and white dresses with bib aprons for dinner. The aprons had to be absolutely uniform and were sold to the girls by the hotel "at cost"; that is, seventy-five cents each for the large and fifty cents for the small aprons. Waitresses were required also to do their own laundry. The writer's own outfit cost fifteen dollars. Probably most girls would have at least some of the articles already in her wardrobe, so that the cost would not be so great. But those whose wardrobes are the barest are the very ones who would find it most difficult to raise this amount.

Unless it be scrubwomen and cleaners, factory girls have the least required of them in the matter of dress. The work is often-times so dirty that the girls cannot wear street clothes to work in, but keep cast-off clothing at the factory and change before and after work. In a box factory the girls are so completely smeared with

paste and whatever adheres to it that it is frequently hard to make any guess as to the fabric underneath. Since those who do the dirtier part of the work *cannot* dress up to a standard, those having cleaner work do not feel obliged to wear good clothes.

In general, then, higher standards of dress are maintained by workers in occupations that bring them into direct contact with the public; and this either voluntarily or by order of the employer. The lower standard of dress prevails among those who work behind "no admittance" signs. A further generalization, not without its exceptions, is that the higher dress requirements are found in the occupations that pay the higher rates of wages.

The matter of laundry is a hard problem for the working woman. A girl who worked her way through college by all kinds of outside work once called it the last straw. "I don't mind waiting on table," she said, "or doing copying, or other people's mending, or collecting bills, but that everlasting drawer of laundry to be done which never stays done wears me out."

Many women spend their evenings, holidays and even Sundays over the tub and ironing board. On the whole, laundry is an expensive item—expensive either of time and strength or of money. It means at least two evenings a week, or, at most, every evening when done at home. When it cannot be done at home, either because the rules of the house forbid it, or because of lack of facilities, the cost can hardly be kept below fifty cents a week by the greatest care, and very easily increases to double or several times that amount. Only 39 women report doing none of their own laundry; 127 report doing part or all. Clerical women, waitresses and factory workers pay about the same yearly amount. Kitchen workers pay the highest amount, partly, perhaps, because they are frequently required to wear a washable uniform, but chiefly, doubtless, because they pay the laundry bills of those dependent on them at home together with their own, so that part of their laundry bill, if it were possible to separate it, belongs under expenses for the support of others. Professional women pay almost as much as kitchen workers; sales girls pay the least. Also the largest percentage of sales girls and the smallest percentage of waitresses do their own laundry. Sales girls and clerical women pay the smallest percentage of income for laundry, kitchen workers the highest, other classes about the same proportion of income.

In general, the management of the clothing problem is, for the low-paid woman, a severe tax on her physical or financial resource. Either she must spend much ill-spared energy in hunting marked-down goods that will serve her purpose and in making them up, or she must resort to the extravagant method of buying on the installment plan or the equally extravagant course of buying very cheap clothes which do not last. Of course, the woman who is exceptionally clever in remodeling old clothes and making them last, and the woman who is in a position that affords unusual opportunities of buying goods at a reduction, find this problem less troublesome. But the average working girl on low wages is hard pressed to keep up appearances. The only saving feature of the situation is the fact that the need of new clothing is not so imperative as that of food or lodging. It is, fortunately, a demand that can be postponed under pressure.

A theoretical ranking of the occupations in respect to expenditure for clothing, as determined by their respective requirements in the matter of dress, has been suggested in the foregoing discussion. At one extreme of this scale stands the sales girl, with high occupational standards; at the other, the factory worker, with comparatively low requirements. The facts regarding the expenditure for clothing, as set forth in the tables embodying the results of this investigation, show, however, a striking departure from this hypothetical order in the case of the factory worker.¹ Her actual expenditure for clothing is larger than that of any other class of workers, except professional women. The latter pay by far the largest amount for clothing. Clerical workers come next, closely followed by sales girls. Waitresses spend about four-fifths as much as clerical workers and sales girls, while kitchen workers spend only two-fifths of that amount. The factory worker spends a little more for clothes than does the clerical worker, although her income is about 23 per cent. less. A striking fact is that the actual amount expended for clothing by all classes below the professional worker is practically the same, with the exception of the sheltered workers, the waitresses and kitchen workers.

In the proportion of income expended for clothes, the order is different. The sales girl spends the largest proportion—19.14 per cent. The fact that the sales girl has the greatest opportunity for buying her wardrobe at a reduction gives to this large percentage

¹See Table 1, p. 74.

added significance. The factory worker is not far behind, with 18.49 per cent. The waitress, with 15.87 per cent., stands slightly ahead of the clerical woman, with 14.10 per cent. The kitchen worker is far in the rear of all, with only 8.24 per cent.

These figures show conclusively that there are other factors besides the requirements of the trade that determine the amount spent for clothes. It is possible that the fact that sales, clerical and professional women, and often waitresses usually work eight hours or less a day, while the factory women more often than not work the full fifty-six hours per week permitted by law, may cause the difference. Not only have those working a shorter day more time to shop and purchase carefully, but they have likewise more time, and very likely also strength and ability to do part of their own sewing, thus cutting down the expense. The returns support this inference.¹ Fewer kitchen workers do part of their own sewing than factory women, but, as has been noted, the former are, as a rule, older women with families and homes to keep up. Other demands on their time would preclude very much attention to the making of clothing, as, indeed, the heavy drain on a small income prevents the buying. About the same proportion of professional women report making clothes for themselves, but this is explained by the fact of the comparatively high incomes. The small proportion of factory workers who do their own sewing at home appears the more striking when it is added that this class includes employes in dressmaking and tailoring establishments, who sew for their living, and might be supposed because of their skill with the needle to sew also for themselves. Of the 19 per cent. of factory workers who do their own sewing, about two-thirds are employed in such shops, leaving a possible 6 per cent. of factory workers employed in other classes of establishments who do some of their own sewing. This fact doubtless accounts in part of the factory woman's large clothing expenses.

There is another possible factor in the situation which may be important. Sales and clerical women and waitresses have working conditions which perhaps supply them with much of what we may call the "social" need. They come in contact with many people every day; sales girls in particular have much variety of intercourse in their calling. The factory worker, however, is shut up with her

¹See Table 8, p. 75.

machine, in a dingy shop, with the same group of associates day after day, and a group as busy as she. There is usually little or no variation of employment; close attention to the same operation on the same machine fills the daily ten hours of probably the majority of factory workers. This monotony of occupation naturally stimulates a craving for outside relaxation and indulgence. Thus, while factory employment itself makes small demands on the workers as regards clothing, the reaction against the dreary monotony of the daily toil tends to promote extravagance in clothing as well as in amusement. So, if the statement that those varieties of work which lead to direct contact with the public demand the largest expenditure for clothing seems to find an exception in the factory worker it is not difficult to understand the reason. The factory worker has a longer day, has less time for making her own clothes, and has greater monotony of work, and so has greater need of social diversion.

The average cost of clothing by wage groups advances regularly from slightly less than \$1 per week, for the lowest wage group, those earning \$3 to \$5, to slightly over \$2 per week for those earning \$12 to \$14.¹ For the highest wage group, those earning \$15 and over, the amount is not much greater, being only \$2.08 per week. The proportion of income expended for clothing declines pretty steadily from 21.80 per cent. for the lowest group to 12.24 per cent. for the highest. Thus, through the whole range of earnings the average cost of clothing varies only between one and two dollars a week approximately. Evidently, then, the working woman, with only ordinary ability to manage her wardrobe economically, with the usual trade demands on it, and the average amount of time for sewing and mending, cannot dress on less than \$1 per week as a minimum, and does not need as a dress allowance more than \$2 per week. Dressing on an allowance within these limits means, as a rule, doing some sewing and laundry out of working hours. About five-sixths of the women regularly do a part of their own dressmaking, in addition to mending, and over three-fourths regularly do a part or all of their laundry. As to the adequacy of clothing provided for one or two dollars a week, it is possible to judge this only by examining a wardrobe kept replenished and in order on this amount. The investigator examined many wardrobes of many degrees of adequacy, and could only conclude

¹See Tables 2 and 4, pp. 74, 75.

that more than in any other part of a working woman's expenses, the matter of clothing depends on the taste and cleverness of the individual. The figures of expenditure here tabulated may be taken to represent a fair average of these supplementary qualities which have to do with economical buying.

TABLE 1.—AVERAGE ANNUAL EXPENDITURES FOR CLOTHING, BY OCCUPATION.

| Occupation. | Average income. | Expenditure for clothing. | |
|----------------------|-----------------|---------------------------|-----------------------|
| | | Amount. | Percentage of income. |
| Professional..... | \$695.41 | \$112.27 | 16.14 |
| Clerical..... | 499.59 | 70.43 | 14.10 |
| Sales..... | 357.34 | 68.41 | 19.14 |
| Factory..... | 382.37 | 70.71 | 18.49 |
| Waitresses..... | 364.42 | 57.82 | 15.87 |
| Kitchen workers..... | 342.30 | 28.22 | 8.24 |

TABLE 2.—AVERAGE ANNUAL EXPENDITURES FOR CLOTHING, BY WAGE GROUPS.

| Wage. | Average income. | Expenditure for clothing. | | Number buying clothes. | |
|----------------------------|-----------------|---------------------------|-----------------------|-------------------------------------|------------------|
| | | Amount. | Percentage of income. | By cash or employees' store credit. | By install-ment. |
| \$3.00 } 4.00 }..... | \$231.36 | \$50.41 | 21.80 | 14 | 6 |
| 5.00 } 6.00 } | | | | | |
| 7.00 } 8.00 }..... | 350.15 | 66.44 | 18.97 | 54 | 4 |
| 9.00 } 10.00 }..... | 493.54 | 88.99 | 18.03 | 28 | 4 |
| 11.00 } 12.00 } | | | | | |
| 13.00 } 14.00 }..... | 629.28 | 105.87 | 16.82 | 5 | 1 |
| 15.00 } and over }..... | 885.31 | 108.40 | 12.24 | 9 | 2 |
| Total..... | ..... | ..... | ..... | 110 | 17 |

TABLE 3.—HOME DRESSMAKING AND LAUNDRY WORK, BY OCCUPATION.

| Occupation. | Cost of laundry per year. | | Number doing part or all of laundry. | Number doing no laundry. | Number who make part or all of clothes. | Number who make no clothes. |
|----------------------|---------------------------|-----------------------|--------------------------------------|--------------------------|---|-----------------------------|
| | Amount. | Percentage of income. | | | | |
| Professional..... | \$22.26 | 3.20 | 14 | 4 | 7 | 1 |
| Clerical..... | 14.26 | 2.85 | 19 | 13 | 41 | 9 |
| Sales..... | 10.37 | 2.90 | 39 | 8 | 17 | 3 |
| Factory..... | 14.84 | 3.88 | 45 | 13 | 17 | 1 |
| Waitresses..... | 14.03 | 3.85 | 3 | 0 | 16 | 3 |
| Kitchen workers..... | 23.90 | 6.98 | 7 | 1 | 1 | 3 |
| Total..... | ..... | ..... | 127 | 39 | 99 | 20 |

TABLE 4.—COST OF LAUNDRY AND CLOTHING, BY WAGE GROUPS.

| Wage. | Cost of laundry per year. | | Number doing part or all of laundry. | Number doing no laundry. | Yearly cost of clothes and laundry combined. | |
|----------------------------|---------------------------|------------------------|--------------------------------------|--------------------------|--|------------------------|
| | Amount. | Percent-age of income. | | | Amount. | Percent-age of income. |
| \$3.00 } 4.00 }..... | \$2.42 | 1.05 | 11 | 2 | \$52.83 | 22.84 |
| 5.00 } | | | | | | |
| 6.00 } | | | | | | |
| 7.00 }..... | 12.22 | 3.49 | 78 | 18 | 78.66 | 22.46 |
| 8.00 } | | | | | | |
| 9.00 } | | | | | | |
| 10.00 }..... | 18.32 | 3.71 | 30 | 9 | 107.31 | 21.74 |
| 11.00 } | | | | | | |
| 12.00 } | | | | | | |
| 13.00 }..... | 14.71 | 2.34 | 3 | 5 | 120.58 | 19.16 |
| 14.00 } | | | | | | |
| 15.00 } and over }..... | 22.48 | 2.54 | 5 | 5 | 130.88 | 14.78 |
| Total..... | ..... | ..... | 127 | 39 | ..... | ..... |

CHAPTER VII

HEALTH

Expenditure for health varies considerably for different occupations and wage groups, both in respect to amount of outlay and its proportion to income. It is not possible, however, to draw definite conclusions from the figures as to the effect on health of workers in the various occupations and wage groups. Workers receiving low wages are often obliged to do without needed medical treatment, although by reason of small earnings and consequent hardship they may need it the more. On the other hand, free treatment is frequently received by working women of all classes.

The tables show that the professional woman pays the largest annual amount for health, \$26.38; and the factory worker the next, \$23.96.¹ The professional woman may be supposed to work under the best sanitary conditions, with the least exacting hours; the factory woman under possibly the worst conditions, for the longest hours. Yet the actual money spent for health in these two groups is almost equal. Obviously, therefore, it is no index of actual conditions in the occupations. The professional woman may be educated up to a higher sense of responsibility for her own physical well being, or she may demand a higher grade of medical attention, or she may accept less free treatment. Certainly her income is much higher than the factory worker's. Twenty-six dollars and thirty-eight cents represents 3.79 per cent. of her income, while \$23.96 is 6.27 per cent. of the income of the factory worker. It is significant, furthermore, that the factory worker, with an income averaging only a few dollars more than that of saleswomen and kitchen workers, spends a much larger amount for health. Saleswomen spend \$19.05 per year, and kitchen workers \$8.64. Waitresses, with a somewhat smaller income than factory workers, spend \$11.45. The percentage of income expended for health by the factory woman is also the highest, 6.27 per cent. The percentages for other classes are: Saleswomen, 5.33; professional, 3.79; waitress, 3.14; kitchen, 2.52. It may be concluded, therefore, that factory women as a class have a comparatively heavy burden in caring for their health.

¹See Table 1, p. 78.

Sales girls stand next to factory workers in the scale of health expenditures. Much was formerly written and said of the injury to the health of shop women through constant standing at their work, and the law requiring seats behind the counter was the result. It is doubtful, however, whether these seats are a sufficient remedy, for during the later hours of the day, when weariness increases, the rush of customers also increases and there is little chance for sitting. Very few report availing themselves of the seats. Some report that the seats are there in compliance to law, but that they are reprimanded by the floor walker for sitting. There is still much complaint of the results of prolonged standing, which very often takes the form of pronated ankles and "flat foot," a painful trouble.

Waitresses and clerical women spend almost the same amount on health. The hours of the waitress are long, but her busy time is frequently short. There is change of air, and certainly exercise in plenty. The clerical woman has usually very reasonable hours and good general working conditions.

The small expenditure for health recorded in the case of the kitchen worker, only 2.52 per cent. of her income, may be due to the fact that her occupation supplies her with food in sufficient quantity and involves no injurious degree of physical strain.

The classification of health expenditures by wage groups shows, first, a marked increase in amount up to the \$9 to \$12 group; second, a practically stationary expenditure for the next group, of \$12 to \$14 workers; and, third, a great decrease for the highest group, of \$15 and over.¹ This showing indicates that insufficient wages do not permit of essential medical treatment, and that high wages tend to diminish the need of such treatment. The percentage of the income spent for the maintenance of health steadily decreases with the increase of wages, from 5.80 down to 1.89, showing the gradual lessening of this burden with the expansion of earnings.

The use of free beds in hospitals or dispensaries is reported frequently on the schedules. The testimony of the women concerning their treatment in these institutions is interesting in view of the criticism often heard regarding neglect and abuse of charity cases. In every case in which experience in a free bed was reported the investigator questioned the person at some length on the kind of treatment received. The women were usually enthusiastic over the

¹See Table 2, p. 78.

treatment and the kindness which they met on every hand while in the hospital. A few complained of neglect and careless treatment. The investigator, however, has happened upon sufficient evidence of like neglect in more or less expensive private hospitals to lead to the conclusion that such treatment is an occasional incident of hospital experience in general, and is not a distinguishing feature of charity cases.

TABLE 1.—AVERAGE ANNUAL EXPENDITURES FOR HEALTH, BY OCCUPATION.

| Occupation. | Average income. | Expenditure for health. | |
|----------------------|-----------------|-------------------------|-----------------------|
| | | Amount. | Percentage of income. |
| Professional..... | \$695.41 | \$26.38 | 3.79 |
| Clerical..... | 499.59 | 12.44 | 2.49 |
| Sales..... | 357.34 | 19.05 | 5.33 |
| Factory..... | 382.37 | 23.96 | 6.27 |
| Waitresses..... | 364.42 | 11.45 | 3.14 |
| Kitchen workers..... | 342.30 | 8.04 | 2.52 |

TABLE 2.—AVERAGE ANNUAL EXPENDITURES FOR HEALTH, BY WAGE GROUPS.

| Wage. | Average income. | Expenditure for health. | |
|-------------------------|-----------------|-------------------------|-----------------------|
| | | Amount | Percentage of income. |
| \$3.00 } 4.00 }..... | \$231.36 | \$13.43 | 5.80 |
| 5.00 } 6.00 } | | | |
| 7.00 } 8.00 } | 350.15 | 18.81 | 5.37 |
| 9.00 } | | | |
| 10.00 }..... | 493.54 | 22.09 | 4.48 |
| 11.00 } | | | |
| 12.00 } | | | |
| 13.00 }..... | 629.28 | 22.91 | 3.64 |
| 14.00 } | | | |
| 15.00 }..... | 885.31 | 16.75 | 1.89 |
| and over } | | | |

CHAPTER VIII

SAVINGS AND DEBTS

Information on this subject was obtained with the greatest difficulty. In fact, this was the only variety of information that the investigator found impossible to get from the majority of women. Probably the greater number carrying the burden of debt absolutely denied the existence of anything of the sort. The general attitude was that of "not talking too much," on the principle which rules working women as a whole that the less said about private affairs the less there may be to regret. The figures concerning debt are, consequently, very incomplete. Information about savings was more easily secured, although here, too, it was difficult to push inquiries beyond broad generalities. Increasing suspicion was aroused at once by any interest in the details of the subject. It was frequently difficult, furthermore, to differentiate between temporary and permanent savings. A statement by an eight-dollar-a-week woman that she saves regularly three dollars a week may sound well; but such "regular" savings are frequently regular for only a few weeks at a time and are made for the express purpose of a new spring suit or the winter's supply of clothing.

The problem of thrift in general is a very different one among women from what it is among men. The whole attitude of women toward saving for the future is peculiarly discouraging. There is, first of all, a general apathy, the result of generations of accustomed reliance on man as the provider. Even in the case of women who have been forced out into industrial life and who are self-supporting this inherent sense of dependence is seldom outgrown. It is always there, acting, consciously or unconsciously, as a dead weight which prevents any real initiative in saving for the future. With younger wage-earning women there is always the expectation of marriage. Work is merely a makeshift until marriage comes. Moreover, in the case of women in industry where the wage is comparatively small and the demands of living and the craving for small extravagances far greater with women than with men, the possibility and the duty of putting aside a part of the income for the future seem less urgent to the individual.

It is true that many women who are now carrying economic burdens for others ought to be expected to develop a certain sense of foresight for the future. But the fact that such women look forward to less responsibility as the years go on, because these burdens usually mean the care of parents or of other older relations, brings in a new element not conducive to saving for the future. On the other hand, men who have persons dependent upon them must expect the economic responsibilities of later life to become more and more exacting. That is to say, man's burden is going to grow, while woman's decreases. In one case there is the imperativeness of saving for the future, in the other there is the utmost present tax on the income with hope of abatement in later years.

A report of the Women's Committee on Savings Bank Insurance of Boston, March, 1910, sets forth some significant facts concerning the extent of saving among women workers. The study is based on interviews with over 1300 women. According to this report, "17 per cent. of working women may be said to have a satisfactory amount of savings." Further, it appears that 11 per cent. of the women interviewed carry two insurance policies, and 47 per cent. carry one policy, while 38 per cent. have savings in some form other than insurance. Regarding the relation between savings and earnings, the report states:

"The most important result of this section of discussion is the light received on the wage question. It is *not* the earner of a wage under six dollars—whether living at home or not—who is saving; we do find the six dollar to nine dollar, or nine dollar to twelve dollar wage-earner saving, according to the type of work or worker; and we find both the woman twenty to twenty-five years of age and the woman under twenty years of age saving. But it is only when the highly skilled worker is receiving the twelve to twenty dollar wage that sufficient saving becomes more common, 29 per cent., and that an *attempt* at saving is seen among half or more than half of the workers."

The committee concludes that "saving among wage-earning women is proportionately small," and suggests the following reasons for their general unwillingness to save:

(a) The lack of responsibility, due to the fact that so many women turn all the earnings into the family exchequer, and thus no sense of self-dependence is developed.

(b) This is accompanied by the low wage at the beginning and continued for a longer time than a proper apprenticeship, due to the early age of entering industry and the lack of training for the industry.

(c) The seasonal character of much of the work in which women are employed, and the ignorance in the younger years as to supplementary occupation, or the lack of certainty as to permanence of position, and hence uncertainty of ability to make payments.

(d) The fact that such a large number have one or more insurance policies, although usually carried by parents, creating a feeling of satisfaction or at any rate an aversion to an investment-carrying insurance.

(e) The unfamiliar idea of deciding for oneself as to any investment. The continued custom of economic dependence in judgment upon the opinions of the men, the family or acquaintances; and the fact that men do not regard the girls of the family as either competent to decide or likely to be compelled to carry the burden of economic independence.

(f) The greater acquaintance with co-operative banks and savings banks for investment, and the unattractiveness of the idea of insurance.

(g) The fact that so very large a number live at home, and have therefore the feeling of dependence in judgment, and the lack of the necessity of being self-supporting, although actually, perhaps, contributing more to the family than the equivalent of their own expenses.

The tables at the end of this chapter show that the professional woman saves the most and has the highest average debt.¹ The latter may be explained by the fact that several from this group have borrowed money for their education, expecting to pay it off little by little from their own earnings. The next highest average of savings is that of the clerical woman, who also has the highest average surplus remaining after the average debt is subtracted. The next highest surplus is that of the kitchen workers, who stand third in the savings column and last in the debt column. This is possibly because the greater age and heavier responsibilities of this class make them more cautious of incurring debts which they may have great difficulty in paying off. Waitresses and factory women save

¹See Table 1, p. 88.

about the same amount and carry about an equal burden of average indebtedness. Saleswomen save the least, are less in debt than any other group, excepting kitchen workers, and have the smallest surplus.

The classification by wage groups shows that savings, as might be expected, increase pretty regularly from an average of \$8.96 a year in the lowest division to \$135.91 a year in the highest.¹ The figures for debt exhibit no tendency to rise or fall with any regularity and cannot be made the basis for any deductions, as the returns on which they were based, as already noted, were incomplete and untrustworthy.

The form of saving differs widely. A popular form among working women is the co-operative savings bank. Investing money in this way necessitates regular saving, as one dollar must be deposited monthly for each share that is taken. Fines are levied for failure to deposit the regular amount, and borrowing on amounts previously deposited is discouraged by charging a rate of interest slightly above that paid by the bank. The plan of stamp savings has been developed to a certain extent, chiefly through the volunteer efforts of the settlement workers. It is to be doubted, however, whether stamp saving really encourages the starting of bank accounts, as is the purpose. This agency is used rather, it would seem, as a convenient sort of "stocking" in which to accumulate money toward the new suit or hat, or the Christmas gifts. Firms employing large numbers of workers frequently have savings organizations for their employes. Probably the most common method of saving among working women is insurance in some form.² Among employes' associations this is usually in the form of sickness or death benefit; in other cases the common form is endowment or death policy. The greater number report death policies. Illness and endowment policies are about even in number. Over 40 per cent. of those reporting carry no insurance.

The only permanent saving among working women appears to be that which takes the form of insurance. Savings deposited in banks are usually drawn out to meet the needs of a less prosperous time, and do not accumulate long, while payments toward an endowment policy or other benefit are made, if possible, even while debts

¹See Table 2, p. 83.

²See Table 3, p. 84.

are accumulating. Next to insurance in permanence comes saving through the co-operative banks, in which shareholders are fined for not depositing the regular amount. Lowest in respect to permanence, rank stamp savings, these being used up within a few months, as a general thing. On the whole, savings on any wage below \$15 are largely a fictitious, temporary surplus of income over expenses.

TABLE 1.—AVERAGE ANNUAL SAVINGS AND DEBTS, BY OCCUPATION.

| Occupation. | Savings. | | Debts. | | Surplus of savings over debts. | |
|----------------------|----------|-----------------------|---------|-----------------------|--------------------------------|-----------------------|
| | Amount. | Percentage of income. | Amount. | Percentage of income. | Amount. | Percentage of income. |
| Professional..... | \$130.41 | 18.75 | \$95.54 | 13.74 | \$34.87 | 5.01 |
| Clerical..... | 88.65 | 17.74 | 27.39 | 5.48 | 61.26 | 12.26 |
| Sales..... | 38.55 | 10.79 | 17.91 | 5.01 | 20.64 | 5.78 |
| Factory..... | 51.20 | 13.39 | 29.36 | 7.68 | 21.84 | 5.71 |
| Waitresses..... | 54.55 | 14.97 | 30.28 | 8.31 | 24.27 | 6.66 |
| Kitchen workers..... | 61.67 | 18.02 | 17.07 | 4.99 | 44.60 | 13.03 |

TABLE 2.—AVERAGE ANNUAL SAVINGS AND DEBTS, BY WAGE GROUPS.

| Wage. | Savings. | | Debts. | | Insurance, yearly. | | Surplus of savings over debts. | Deficit of debts over savings. |
|----------|----------|-------------------------|---------|-------------------------|--------------------|---------------------------|--------------------------------|--------------------------------|
| | Amount. | Percent- age of income. | Amount. | Percent- age of income. | Amount. | Percent- age of in- come. | | |
| \$3.00 | | | | | | | | |
| 4.00 | | 8.96 | 3.87 | \$29.09 | 12.57 | \$5.73 | 2.48 | 0 |
| 5.00 | | | | | | | | |
| 6.00 | | | | | | | | |
| 7.00 | | 7.64 | 2.18 | 11.80 | 3.37 | 10.65 | 3.04 | \$35.84 |
| 8.00 | | | | | | | | 0 |
| 9.00 | | | | | | | | |
| 10.00 | | 31.63 | 6.41 | 38.99 | 7.90 | 12.82 | 2.60 | 0 |
| 11.00 | | | | | | | | |
| 12.00 | | | | | | | | |
| 13.00 | | 84.72 | 13.46 | 9.75 | 1.55 | 18.96 | 3.01 | 74.97 |
| 14.00 | | | | | | | | 0 |
| 15.00 | | | | | | | | |
| and over | | 135.91 | 15.35 | 104.54 | 11.81 | 21.25 | 2.40 | 31.37 |

TABLE 3.—AVERAGE AMOUNT OF INSURANCE, BY WAGE GROUPS.

| Wage. | Savings. | Insurance. | Percentage of savings in insurance. |
|--|---|--|---|
| \$3.00 } 4.00 } 5.00 } 6.00 } 7.00 } 8.00 } 9.00 } 10.00 } 11.00 } 12.00 } 13.00 } 14.00 } 15.00 } and over } | \$8.96 47.64 31.63 84.72 135.91 | \$5.73 10.65 12.82 18.96 21.25 | 63.95 22.36 40.53 22.38 15.64 |

CHAPTER IX

MISCELLANEOUS EXPENDITURES INCLUDING RECREATION AND EDUCATION

Expenditure for recreation covers a wide range—theaters and picture shows, excursions and outings, books and magazines, clubs and societies, and innumerable forms of amusement and indulgence. The line between recreation and other kinds of miscellaneous expenditure is hard to draw. In particular, recreational and educational expenditures are often so intimately related as to be practically inseparable, as, for example, in the case of concerts and lectures. Any separate classification here is of necessity more or less arbitrary.

It may be noted that there are many opportunities for recreation and education open to women workers in Boston without charge. Free lectures, Lowell Institute courses, public concerts, municipal gymnasiums, working girls' clubs, and social settlements offer entertainment and instruction in abundance to all who care to avail themselves of these advantages. The investigator was impressed, however, with the fact that these clubs, classes, lectures and other opportunities of diversion and development demand a freshness of mind and body that but few women after the day's work have left to give. The opportunities are there, but the strength to grasp them is not. Long hours and low wages do not supply the surplus vitality demanded for the proper enjoyment of these evening privileges. If the wages were sufficient to provide nourishing food and generally comfortable living conditions, and if the working day were short enough to allow more time for recuperation, the working girl might make good use of these chances for intellectual, physical and social development. But, under existing conditions, it is only those whose work makes light demands on their strength, or who are exceptionally vigorous, who can earn their own living, and at the same time spend their evenings profitably in the pursuit of pleasure or improvement.

As in other forms of expenditures, the professional woman pays the most for recreation, car fares and incidental expenses, and gives the most to church, charity, and the support of others.¹

¹See Table 1, p. 88.

On the other hand, she spends little for education, this, presumably, having been acquired and paid for in the past. Clerical women spend the next largest amount for recreation, for car fare and for church, charity and gifts. They also spend the largest amount for education. Sales girls spend for education almost as much as clerical women; they stand third in expenditure for recreation and the support of others. Their incidental expenses are the smallest. Factory women rank third in most branches of miscellaneous expenditure, but fall back to fourth place in recreation. Waitresses spend less than factory women on recreation, almost nothing on education, less than any but kitchen workers on church, charity and gifts, and less than any but clerical women on the support of others.

The percentage tables show sales girls spending the largest proportions for education and recreation. Professional and factory women give away the largest percentages of their income. There are many among clerical and factory workers who regularly give the Biblical tithe, and at each rise in salary conscientiously increase their contributions to a tenth of their income. "I put one-tenth into a box I keep for that purpose," said one woman, "and when a collection is taken at the factory for some one, or when I am asked to contribute to something, I just take it out of that box. When it is gone I haven't any more to give until next salary day, but one-tenth always goes into it whether it is empty or full." Working women as a class are astonishingly generous. Probably the correct reason is the one so often given, that one must have experience in order to sympathize, and must have felt the need, to realize what it means to some one else. They are many of them near to want themselves, and this very fact makes them quick to give help to those a little nearer than themselves.

It will be seen from the tables that working women, as a whole, spend more of the total amount that goes for miscellaneous expenditures on others than on themselves.¹ In only two occupations is this not the case. Clerical women spend about a third of this allowance on others and saleswomen almost one-half; the others spend less than one-half on themselves. Kitchen workers spend the bulk of their surplus money on others.

The expenditure for recreation shows no regularity of increase with increasing wages, as do most miscellaneous expenses.² This

¹See Tables 3 and 4, p. 90.

²See Table 2, p. 89.

is due to the difficulty of classifying expenditures for recreation, already mentioned. Doubtless, if all items that really belong under education were included in this class, the figures would show the usual upward tendency. Education expenses increase up to the \$9 to \$12 group, then decrease. The amount given to church and charity, to clubs, and as gifts increases steadily from \$7.58 up to \$42.62; that for the support of others also increases from \$21.25 up to \$193.78. Car fares on the whole increase steadily. Incidental expenses fluctuate.

The amounts spent on others increase from \$28.83 to \$236.40. On the whole, these figures increase with the rising wage up to the \$9 to \$11 group. The irregularities come in the groups beyond this. There are a comparatively small number of cases in the two highest wage groups so that the individual irregularities of spending perhaps have a greater effect here than in the preceding groups. However, these individual irregularities certainly tend markedly downward, to bring the average of the \$12 group so far below the \$9 group. And the average beneficence of the highest wage group, it may be noted, is not materially higher than the \$9 group. Evidently the pleasure wants are practically satisfied, then, in the \$9 group. It is possible, of course, that what may be called a state of equilibrium is reached at this point. That is, the necessary comforts of living have risen to a sufficiently adequate point at this wage group to render less effective the call of the theatre and the amusement park away from the sordidness of everyday life, and at the same time the amount which may be spent for amusements is large enough to permit of a reasonable quantity. The "for others" column shows a quite different result. In the lowest wage group, the amount spent on others is much smaller than the amount spent on self. In the next two groups, the expenditures are about evenly divided between others and self. In the fourth group the amount spent for others becomes much the larger. And in the highest group, the great bulk goes to others.

According to these figures, then, the average working woman does not squander her income above the necessities of life on frivolity and pleasure, as is frequently assumed, but, beyond a reasonable amount spent on herself, devotes a much larger sum to the welfare of others.

TABLE I.—AVERAGE ANNUAL EXPENDITURES FOR RECREATION, EDUCATION, EDUCATION, AND OTHER OBJECTS, BY OCCUPATION.

| Occupation. | Recreation. | | Education. | | Church, charity, clubs, and gifts. | | Support of others. | | Car fares. | | Incidentals. | | |
|----------------------|-----------------|-------------------------|------------|-------------------------|------------------------------------|-------------------------|--------------------|-------------------------|------------|-------------------------|--------------|-------------------------|------|
| | Average income. | Percent- age of income. | Amount. | Percent- age of income. | Amount. | Percent- age of income. | Amount. | Percent- age of income. | Amount. | Percent- age of income. | Amount. | Percent- age of income. | |
| Professional..... | \$32.44 | 4.66 | \$19.32 | 2.78 | \$34.98 | 5.03 | \$206.22 | 20.51 | \$23.32 | 4.79 | \$22.07 | 3.17 | |
| Clerical..... | 499.59 | 23.22 | 4.65 | 41.78 | 8.36 | 22.80 | 4.57 | 46.15 | 9.24 | 31.99 | 6.40 | 13.17 | 2.64 |
| Sales..... | 357.34 | 20.33 | 5.68 | 41.56 | 11.63 | 13.17 | 3.68 | 76.87 | 21.16 | 27.34 | 7.66 | 3.53 | .99 |
| Factory..... | 382.37 | 17.17 | 4.49 | 25.25 | 6.60 | 20.88 | 5.38 | 63.65 | 17.43 | 18.60 | 4.86 | 13.97 | 3.65 |
| Waitresses..... | 364.42 | 12.66 | 3.47 | 1.75 | .48 | 11.00 | 3.04 | 50.55 | 13.87 | 31.60 | 8.67 | 14.55 | 3.99 |
| Kitchen workers..... | 342.30 | 6.67 | 1.94 | 0 | 0 | 6.14 | 1.79 | 106.43 | 31.09 | 21.88 | 6.39 | 5.59 | 1.63 |

TABLE 2.—AVERAGE ANNUAL EXPENDITURES FOR RECREATION, EDUCATION, AND OTHER OBJECTS, BY WAGE GROUPS.

| Wage. | Average income. | Recreation. | | Education. | | Church, charity, clubs, and gifts. | | Support of others. | | Car fares. | | Incidentally. | |
|----------|-----------------|-------------|-------------------------------|------------|-------------------------------|------------------------------------|-------------------------------|--------------------|-------------------------------|------------|-------------------------------|---------------|-------------------------------|
| | | Amount. | Percent- age of income. | Amount. | Percent- age of income. | Amount. | Percent- age of income. | Amount. | Percent- age of income. | Amount. | Percent- age of income. | Amount. | Percent- age of income. |
| \$3.00 | \$231.36 | \$17.17 | 7.42 | 0 | 0 | \$7.88 | 3.28 | \$21.25 | 9.18 | \$24.33 | 10.92 | \$3.35 | 1.45 |
| 4.00 | | | | | | | | | | | | | |
| 5.00 | | | | | | | | | | | | | |
| 6.00 | | | | | | | | | | | | | |
| 7.00 | | | | | | | | | | | | | |
| 8.00 | | | | | | | | | | | | | |
| 9.00 | | | | | | | | | | | | | |
| 10.00 | | | | | | | | | | | | | |
| 11.00 | | | | | | | | | | | | | |
| 12.00 | | | | | | | | | | | | | |
| 13.00 | | | | | | | | | | | | | |
| 14.00 | | | | | | | | | | | | | |
| 15.00 | | | | | | | | | | | | | |
| and over | | | | | | | | | | | | | |

TABLE 3.—AVERAGE ANNUAL EXPENDITURES FOR SELF AND FOR OTHERS, BY OCCUPATION.

| Occupation. | Spent on self. (Incidentals, recreation, education, and car fares.) | Spent on others. (Church, charity, clubs, gifts, and support of others.) |
|----------------------|---|---|
| Professional..... | \$107.15 | \$240.20 |
| Clerical..... | 110.16 | 68.95 |
| Sales..... | 92.76 | 88.74 |
| Factory..... | 74.99 | 87.23 |
| Waitresses..... | 60.56 | 61.64 |
| Kitchen workers..... | 34.14 | 112.57 |

TABLE 4.—AVERAGE ANNUAL EXPENDITURES FOR SELF AND FOR OTHERS, BY WAGE GROUPS.

| Wage. | Spent on self. (Incidentals, recreation, education, and car fares.) | Spent on others. (Church, charity, clubs, gifts, and support of others.) |
|----------------------------|---|---|
| \$3.00 } 4.00 }..... | \$44.85 | \$28.83 |
| 5.00 } | | |
| 6.00 } | | |
| 7.00 }..... | 57.48 | 53.38 |
| 8.00 } | | |
| 9.00 } | | |
| 10.00 }..... | 94.86 | 93.61 |
| 11.00 } | | |
| 12.00 } | | |
| 13.00 }..... | 69.82 | 91.85 |
| 14.00 } | | |
| 15.00 } and over }..... | 96.59 | 236.40 |



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